



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](http://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 <a href="#">deductible</a> ?	<b>\$400</b> per person / <b>\$800</b> member + 1 / <b>\$1,200</b> per family	Generally, you must pay all of the costs from providers up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. <a href="#">Preventive care</a> provided by a <a href="#">network provider</a> , hearing care expenses, and facility expenses incurred for a knee or hip replacement at a Blue Distinction Center are covered before you meet your <a href="#">deductible</a> .	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without cost-sharing and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits">https://www.healthcare.gov/coverage/preventive-care-benefits</a> .
Are there other <a href="#">deductibles</a> for specific services?	Yes, <b>\$250</b> for hospital review program non-compliance and <b>\$150</b> for emergency room visits. There are no other specific <a href="#">deductibles</a> .	You must pay all of the costs for these services up to the specific <a href="#">deductible</a> amount before this plan begins to pay for these services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	<b>\$1,625</b> per person / <b>\$5,000</b> member + 1 / <b>\$7,500</b> per family <b>\$1,000</b> per person / <b>\$2,000</b> per family for prescription drugs	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> <a href="#">balance-billing</a> charges, and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.bcbsil.com">www.bcbsil.com</a> or call 1-800-810-2583 for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a provider <a href="#">network</a> . You will pay less if you use a <a href="#">provider</a> in the plan's <a href="#">network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .

 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 <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	20% <a href="#">coinsurance</a> *	30% <a href="#">coinsurance</a>	None.
	<a href="#">Specialist</a> visit	20% <a href="#">coinsurance</a> *	30% <a href="#">coinsurance</a>	None.
	<a href="#">Preventive care/screening/immunization</a>	No charge	30% <a href="#">coinsurance</a>	Childhood immunizations are covered at 100% for <a href="#">network providers</a> and <a href="#">out-of-network providers</a> . 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 <a href="#">out-of-network provider</a> .
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	No charge for first \$150 per year, 20% <a href="#">coinsurance</a> * thereafter	No charge for first \$150 per year, 30% <a href="#">coinsurance</a> thereafter	The \$150 benefit applies to employees and spouses only.
	Imaging (CT/PET scans, MRIs)	No charge for first \$150 per year, 20% <a href="#">coinsurance</a> * thereafter	No charge for first \$150 per year, 30% <a href="#">coinsurance</a> thereafter	The \$150 benefit applies to employees and spouses only.
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.express-scripts.com">www.express-scripts.com</a> .	Generic drugs	20% <a href="#">coinsurance</a> retail, \$10 <a href="#">copayment</a> mail order	20% <a href="#">coinsurance</a>	Drug benefits provided through an enhanced Part D plan; certain clinical management programs may apply.
	Preferred brand drugs	20% <a href="#">coinsurance</a> retail, \$20 <a href="#">copayment</a> mail order	20% <a href="#">coinsurance</a>	
	Non-preferred brand drugs	20% <a href="#">coinsurance</a> retail, \$35 <a href="#">copayment</a> mail order	20% <a href="#">coinsurance</a>	
	<a href="#">Specialty drugs</a>	Generic: 10% <a href="#">coinsurance</a> , \$100 maximum <a href="#">copayment</a> . Preferred brand: 20% <a href="#">coinsurance</a> , \$250 maximum <a href="#">copayment</a> . Non-preferred brand: 20% <a href="#">coinsurance</a> , no maximum <a href="#">copayment</a>	Not covered	Use of the Specialty Pharmacy is required. Coverage is limited to 30-day supply. Variable <a href="#">copayment</a> program / manufacturer assistance may apply if assistance program is available. Step therapy applies.

[\* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.lineco.org](http://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 have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <a href="#">coinsurance</a> *	30% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> and <a href="#">network providers</a> required for bariatric & TMJ surgery or services are not covered.
	Physician/surgeon fees	20% <a href="#">coinsurance</a> *	30% <a href="#">coinsurance</a>	
If you need immediate medical attention	<a href="#">Emergency room care</a>	20% <a href="#">coinsurance</a> *	20% <a href="#">coinsurance</a>	An additional \$150 <a href="#">deductible</a> applies.
	<a href="#">Emergency medical transportation</a>	20% <a href="#">coinsurance</a> *	30% <a href="#">coinsurance</a>	Plan will pay 80% of out-of-network ambulance charges, subject to reasonable & customary guidelines, where there is no control over choice of provider.
	<a href="#">Urgent care</a>	20% <a href="#">coinsurance</a> *	30% <a href="#">coinsurance</a>	None.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <a href="#">coinsurance</a> *	30% <a href="#">coinsurance</a>	An additional \$250 <a href="#">deductible</a> applies if inpatient confinement not <a href="#">preauthorized</a> . <a href="#">Preauthorization</a> and <a href="#">network provider</a> required for bariatric & TMJ surgery or services are not covered.
	Physician/surgeon fees	20% <a href="#">coinsurance</a> *	30% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> and <a href="#">network provider</a> required for bariatric & TMJ surgery or services are not covered.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% <a href="#">coinsurance</a> *	30% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> 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 <a href="#">preauthorized</a> .
	Inpatient services	20% <a href="#">coinsurance</a> *	30% <a href="#">coinsurance</a>	
If you are pregnant	Office visits	No charge	30% <a href="#">coinsurance</a>	Maternity benefits are not provided for covered dependent children (other than prenatal visits).
	Childbirth/delivery professional services	20% <a href="#">coinsurance</a> *	30% <a href="#">coinsurance</a>	
	Childbirth/delivery facility services	20% <a href="#">coinsurance</a> *	30% <a href="#">coinsurance</a>	

[\* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.lineco.org](http://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 help recovering or have other special health needs	<a href="#">Home health care</a>	20% <a href="#">coinsurance</a> *	30% <a href="#">coinsurance</a>	Coverage is limited to 40 visits per year.
	<a href="#">Rehabilitation services</a>	20% <a href="#">coinsurance</a> *	30% <a href="#">coinsurance</a>	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.
	<a href="#">Habilitation services</a>	Not covered	Not covered	None.
	<a href="#">Skilled nursing care</a>	20% <a href="#">coinsurance</a> *	30% <a href="#">coinsurance</a>	Coverage is limited to a 60-day annual maximum.
	<a href="#">Durable medical equipment</a>	20% <a href="#">coinsurance</a> *	30% <a href="#">coinsurance</a>	None.
	<a href="#">Hospice services</a>	20% <a href="#">coinsurance</a> *	30% <a href="#">coinsurance</a>	Coverage is limited to 180 days/lifetime.
If your child needs dental or eye care	Children's eye exam	The <a href="#">network provider</a> is Vision Service Plan. The Plan provides covered exams and contracted eyewear.	Amount over \$35	You pay for <a href="#">network provider</a> upgrades.
	Children's glasses	The <a href="#">network provider</a> 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 <a href="#">network provider</a> upgrades.
	Children's dental check-up	No charge	No charge	None.

\*The 20% [network provider coinsurance](#) only applies when LINECO is the person's primary plan. When Medicare is primary, the [network provider coinsurance](#) does not apply.

#### Excluded Services & Other Covered Services:

Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a> .)		
<ul style="list-style-type: none"> <li>Cosmetic surgery</li> </ul>	<ul style="list-style-type: none"> <li>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</li> </ul>	<ul style="list-style-type: none"> <li>Infertility treatment</li> </ul>
<ul style="list-style-type: none"> <li>Long-term care</li> </ul>	<ul style="list-style-type: none"> <li>Private-duty nursing</li> </ul>	<ul style="list-style-type: none"> <li>Routine foot care</li> </ul>
<ul style="list-style-type: none"> <li>Weight loss programs</li> </ul>		

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

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

- |  |   |  |
|--|---|--|
| • Acupuncture up to 12 visits per year | • Bariatric surgery if pre-certified (only one per lifetime and not covered for children) | • Chiropractic care at 50%, subject up to \$600 annual maximum for all spinal manipulations/adjustments (and related services) |
| • Dental care (Adult)                  | • Hearing aids up to \$2,500 (bilateral) every 5 years (every 2 years for children)       | • 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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA(3272) or [www.dol.gov/ebsa/healthreform](http://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](http://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](http://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.*

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](#) \$400
- [Specialist \[cost sharing\]](#) 20%
- Hospital (facility) [\[cost sharing\]](#) 20%
- Other [\[cost sharing\]](#) 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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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In this example, Peg would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$400
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$1,200
<i>What isn't covered</i>	
Limits or exclusions	\$60*
<b>The total Peg would pay is</b>	<b>\$1,660</b>

\*Genetic tests are excluded.

### Managing Joe's Type 2 Diabetes

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

- The [plan's](#) overall [deductible](#) \$400
- [Specialist \[cost sharing\]](#) 20%
- Hospital (facility) [\[cost sharing\]](#) 20%
- Other [\[cost sharing\]](#) 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*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$400
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$1,000
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$1,420</b>

### Mia's Simple Fracture

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

- The [plan's](#) overall [deductible](#) \$400
- [Specialist \[cost sharing\]](#) 20%
- Hospital (facility) [\[cost sharing\]](#) 20%
- Other [\[cost sharing\]](#) 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*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$550
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$500
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,050</b>

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