This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.chcillinois.com or by calling 1-800-431-1211.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	Tier 1: **$0**; Tier II: **$300** per enrollee; Tier III: **$500** per enrollee. Does not apply to preventive care services provided in-network.	You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the **deductible** starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the **deductible**.
Are there other deductibles for specific services?	No.	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.
Is there an out–of–pocket limit on my expenses?	Yes, for Tier II and Tier III **providers**. Tier II: **$1000** individual **$2,500** family Tier III: **$2,000** individual **$5,000** family	The **out-of-pocket limit** is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out–of–pocket limit?	Premiums, **copayments**, **deductibles**, balance-billed charges, penalties for failure to obtain pre-authorization for services, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the **out-of-pocket limit**.
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for *specific* covered services, such as office visits.
Does this plan use a network of providers?	Yes. For a list of participating **providers**, see www.chcillinois.com or call 1-800-431-1211.	If you use an in-network doctor or other health care **provider**, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network **provider** for some services. Plans use the term in-network, **preferred**, or participating for **providers** in their **network**. See the chart starting on page 2 for how this plan pays different kinds of **providers**.
Do I need a referral to see a specialist?	No.	You can see the **specialist** you choose without permission from this plan.

Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about **excluded services**.

- **Copayments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is $1,000, your **coinsurance** payment of 20% would be $200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges $1,500 for an overnight stay and the **allowed amount** is $1,000, you may have to pay the $500 difference. (This is called **balance billing**.)
- This plan may encourage you to use Tier I or Tier II **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost if You Use a:			Limitations & Exceptions
		Tier I Provider	Tier II Provider	Tier III Provider	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$30 co-pay/visit	10% coinsurance	20% coinsurance	——none——
	Specialist visit	$30 co-pay/visit	10% coinsurance	20% coinsurance	——none——
	Other practitioner office visit	$30 co-pay/visit	10% coinsurance	20% coinsurance; Chiropractic care not covered	——none——
	Preventive care/screening/immunization	No Charge	No Charge	Not Covered	——none——
If you have a test	Diagnostic test (x-ray, blood work)	No Charge	10% coinsurance	20% coinsurance	——none——
	Imaging (CT/PET scans, MRIs)	No Charge	10% coinsurance	20% coinsurance	——none——

Common Medical Event	Services You May Need	Your Cost if You Use a: Tier I Provider	Tier II Provider	Tier III Provider	Limitations & Exceptions
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	$12 co-pay/prescription for 30-day supply; $30 co-pay/ prescription for a 60-90 day supply			The maximum fill allowed at a retail pharmacy is a 60-day supply. A 90-day fill may be obtained through mail order only.
	Preferred brand drugs	$24 co-pay/prescription for 30-day supply; $60 co-pay/ prescription for a 60-90 day supply			
	Non-preferred brand drugs	$48 co-pay/prescription for 30-day supply; $120 co-pay/ prescription for a 60-90 day supply			
	Specialty drugs	$96			
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	$200 co-pay/visit	10% coinsurance after $200 co-pay	20% coinsurance after $200 co-pay	——————none——————
	Physician/surgeon fees	No Charge	10% coinsurance	20% coinsurance	——————none——————
If you need immediate medical attention	Emergency room services	$200 co-pay/visit	$200 co-pay/visit	$200 co-pay/visit	**Copayment** waived if admitted.
	Emergency medical transportation	No Charge	No Charge	No Charge	——————none——————
	Urgent care	$30 Co-pay or $200 Co-pay	10% Coinsurance	20% Coinsurance	Office visit and/or emergency care cost shares will apply.
If you have a hospital stay	Facility fee (e.g., hospital room)	$250 co-pay/admission	10% coinsurance after $300 co-pay	20% coinsurance after $400 co-pay	——————none——————
	Physician/surgeon fee	No Charge	10% coinsurance	20% coinsurance	

Common Medical Event	Services You May Need	Your Cost if You Use a:			Limitations & Exceptions
		Tier I Provider	Tier II Provider	Tier III Provider	
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	$30 co-pay/visit	10% coinsurance	20% coinsurance	Pre-authorization may be required.
	Mental/Behavioral health inpatient services	$250 co-pay/admission	10% coinsurance after $300 co-pay	20% coinsurance after $400 co-pay	
	Substance use disorder outpatient services	$30 co-pay/visit	10% coinsurance	20% coinsurance	
	Substance use disorder inpatient services	$250 co-pay/admission	10% coinsurance after $300 co-pay	20% coinsurance after $400 co-pay	
If you are pregnant	Prenatal and postnatal care	$0 co-pay/pregnancy	10% coinsurance	20% coinsurance	——————none——————
	Delivery and all inpatient services	$250 co-pay	10% coinsurance after $300 co-pay	20% coinsurance after $400 co-pay	——————none——————
If you need help recovering or have other special health needs	Home health care	$30 co-pay/visit	20% coinsurance	Not Covered	Pre-authorization required
	Rehabilitation services	$30 co-pay/visit	10% coinsurance	Not Covered	Up to 60-day treatment per condition
	Habilitation services	See Summary Plan Description	See Summary Plan Description	See Summary Plan Description	There is no specific benefit for habilitation services. Cost shares will be for applicable office, hospital or physician services.
	Skilled nursing care	20%	20% coinsurance	Not Covered	Pre-authorization required.
	Durable medical equipment	20% coinsurance	20% coinsurance	40% coinsurance	Pre-authorization may be required
	Hospice service	No Charge	10% coinsurance	20% coinsurance	Pre-authorization required
If your child needs dental or eye care	Eye exam	Not Covered	Not Covered	Not Covered	——————none——————
	Glasses	Not Covered	Not Covered	Not Covered	——————none——————
	Dental check-up	Not Covered	Not Covered	Not Covered	——————none——————

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover **(This isn't a complete list. Check your policy or plan document for other excluded services.)**

- Acupuncture
- Cosmetic surgery
- Dental care (Adult)
- Long-term care
- Private-duty nursing
- Routine eye care (Eye care covered separately through State of Illinois vision benefit plan)
- Routine foot care
- Weight loss programs

Other Covered Services **(This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)**

- Bariatric surgery
- Chiropractic care
- Hearing aids
- Infertility treatment
- Non-Emergency Care When Traveling Outside of the U.S.
  See http://www.chcillinois.com/to review the Summary Plan Description document

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-866-557-8751. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration 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.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact the plan at 1-866-557-8751. You may also contact the Illinois Department of Central Management Services, Bureau of Benefits, Member Services Division at 1-800-442-1300 or by email at CMS.WebsiteBenefits@illinois.gov. Additionally, a consumer assistance program may be able to help you file your appeal. Contact the Illinois Department of Insurance, 320 W. Washington Street, 4th Floor, Springfield, IL 62767, (877) 527-9431, http://www.insurance.illinois.gov or by email at DOI.Director@illinois.gov.

Language Access Services:

Si no es miembro todavía y necesita ayuda en idioma español, le suplicamos que se ponga en contacto con su agente de ventas o con el administrador de su grupo. Si ya está inscrito, le rogamos que llame al número de servicio de atención al cliente que aparece en su tarjeta de identificación.

如果您是非會員並需要中文協助，請聯絡您的銷售代表或小組管理員。如果您已參保，則請使用您 ID 卡上的號碼聯絡客戶服務人員。

Kung hindi ka pa miyembro at kailangan ng tulong sa wikang Tagalog, mangyaring makipag-ugnayan sa iyong sales representative o administrator ng iyong pangkat. Kung naka-enroll ka na, mangyaring makipag-ugnayan sa serbisyo para sa customer gamit ang numero sa iyong ID card.

Doo bee a'tah ni'liigoo eí dooda'í, shikáa adoołwoł íínízinigo t'áá diné k'éjíígo, t'áá shoodí ba na'ałníhí ya sidáhí bich'į naabídíílkiid. Eí doo biigha daago ni ba'nija'go ho'aałagíí bich'į hodiilní. Hai'dąą iini'taago eíya, t'áá shoodí diné ya atáh halne'ígíí ní béésh bee hane'í wólta' bi'ki si'niilígíí bi'kéhgo bich'į hodiilní.

To see examples of how this plan might cover costs for a sample medical situation, see the next page.

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.

This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby
(normal delivery)

- **Amount owed to providers:** $7,540
- **Plan pays** $6,995
- **Patient pays** $545

Sample care costs:

Hospital charges (mother)	$2,700
Routine obstetric care	$2,100
Hospital charges (baby)	$900
Anesthesia	$900
Laboratory tests	$500
Prescriptions	$200
Radiology	$200
Vaccines, other preventive	$40
Total	**$7,540**

Patient pays:

Deductibles	$20
Copays	$375
Coinsurance	$0
Limits or exclusions	$150
Total	**$545**

Managing type 2 diabetes
(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** $5,400
- **Plan pays** $3,630
- **Patient pays** $1,770

Sample care costs:

Prescriptions	$2,900
Medical Equipment and Supplies	$1,300
Office Visits and Procedures	$700
Education	$300
Laboratory tests	$100
Vaccines, other preventive	$100
Total	**$5,400**

Patient pays:

Deductibles	$75
Copays	$1,580
Coinsurance	$0
Limits or exclusions	$115
Total	**$1,770**

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✘ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✘ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.