Summary of Benefits and Coverage: What this Plan Covers & What it Costs

#### **Coverage Period:**

Coverage for: Individual/Family | Plan Type: HMO

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 http://marketplace.illinicare.com/ or by calling 855-745-5507, TTY/TDD 866-565-8576

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	<b>\$6,000</b> individual / <b>\$12,000</b> family. Does not apply to preventive care.	You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy plan or plan document to see when the <u>deductible</u> 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 <u>deductible</u> .
Are there other <u>deductibles</u> for specific services?	No	You don't have to meet <u>deductibles</u> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an <u>out-of-</u> <u>pocket-limit</u> on my expenses?	Yes, for in-network providers <b>\$6,350</b> individual/ <b>\$12,700</b> family. No, for out-of-network providers.	The <b><u>out-of-pocket limit</u></b> 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 <u>out–of–pocket limit</u> ?	Premiums, balance-billed charges, and out-of-network services this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <b><u>out-of-pocket limit</u></b> .
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 <i>specific</i> covered services, such as office visits.
Does this plan use a <u>network</u> of <u>providers</u> ?	Yes. See http:// marketplace.illinicare.com/ findadocor call 1-855-745-5507 for a list of participating providers.	If you use an in-network doctor or other health care <b>provider</b> , 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 <b>provider</b> for some services. Plans use the term in-network, <b>preferred</b> , or participating for <b>providers</b> in their <b>network</b> . See the chart starting on page 2 for how this plan pays different kinds of <b>providers</b> .
Do I need a referral to see a <u>specialist</u> ?	No, you don't need a referral to see a specialist.	You can see the <b><u>specialist</u></b> 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 6. See your policy or plan document for additional information about <u>excluded services</u> .

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

Common Medical Event	Services You May Need	Your Cost If You Use an In- network Provider		Limitations & Exceptions
	Primary care visit to treat an injury or illness	40% Coinsurance after deductible	Not covered	None
If you visit a health care <u>provider's</u> office	Specialist visit	40% Coinsurance after deductible	Not covered	None
or clinic	Other practitioner office visit	40% Coinsurance after deductible	Not covered	None
	Preventive care/screening/immunization	No charge	Not covered	None
If you have a test	Diagnostic test (x-ray, blood work)	40% Coinsurance after deductible	Not covered	Prior approval required
	Imaging (CT/PET scans, MRIs)	40% Coinsurance after deductible	Not covered	Prior approval required.

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#### **Coverage Period:**

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Common Medical Event	Services You May Need	Your Cost If You Use an In- network Provider		Limitations & Exceptions
If you need drugs to	Generic drugs	\$25 Copay/30 day supply.	Not covered	None
treat your illness or condition	Preferred brand drugs	\$50 Copay after deductible/30 day supply.	Not covered	
More information about prescription drug coverage is available at	Non-preferred brand drugs	\$100 Copay after deductible/30 day supply.	Not covered	Subject to deductible
http://marketplace.illini care.com/formulary.	Specialty drugs	30% Coinsurance after deductible/30 day supply.	Not covered	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	40% Coinsurance after deductible	Not covered	Prior approval required
surgery	Physician/surgeon fees	40% Coinsurance after deductible	Not covered	Prior approval required.
If you need immediate	Emergency room services	40% Coinsurance after deductible / visit	40% Coinsurance after deductible / visit	None
medical attention	Emergency medical transportation	40% Coinsurance after deductible	40% Coinsurance after deductible	None
	Urgent care	40% Coinsurance after deductible	Not covered	None
If you have a hospital stay	Facility fee (e.g., hospital room)	40% Coinsurance after deductible	Not covered	Prior approval required.

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Common Medical Event	Services You May Need	Your Cost If You Use an In- network Provider		Limitations & Exceptions
	Physician/surgeon fee	40% Coinsurance after deductible	Not covered	Prior approval required.
	Mental/Behavioral health outpatient services	40% Coinsurance after deductible	Not covered	Prior approval required.
If you have mental health, behavioral	Mental/Behavioral health inpatient services	40% Coinsurance after deductible	Not covered	Prior approval required.
health, or substance abuse needs	Substance use disorder outpatient services	40% Coinsurance after deductible	Not covered	Prior approval required.
	Substance use disorder inpatient services	40% Coinsurance after deductible	Not covered	Prior approval required.
If you are proceent	Prenatal and postnatal care	40% Coinsurance after deductible	Not covered	None
If you are pregnant	Delivery and all inpatient services	40% Coinsurance after deductible	Not covered	Prior approval required.

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Coverage for: Individual/Family | Plan Type: HMO

Common Medical Event	Services You May Need	Your Cost If You Use an In- network Provider		Limitations & Exceptions
	Home health care	40% Coinsurance after deductible	Not covered	Prior approval required.
	Rehabilitation services	40% Coinsurance after deductible	Not covered	Prior approval required after limits have been met. 60 Visit(s) per Year
If you need help recovering or have	Habilitation services	40% Coinsurance after deductible	Not covered	Prior approval required.
other special health needs	Skilled nursing care	40% Coinsurance after deductible	Not covered	None
	Durable medical equipment	40% Coinsurance after deductible	Not covered	Prior approval required
	Hospice service	40% Coinsurance after deductible	Not covered	Prior approval required
	Eye exam	\$20 Copay/visit	Not covered	1 Visit(s) per Year
If your child needs dental or eye care	Glasses	\$20 Copay/pair	Not covered	1 Item(s) per Year
dental or eye care	Dental check-up	Not covered	Not covered	None

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Coverage Period: Coverage for: Individual/Family | Plan Type: HMO

• Infertility treatment (See policy for coverage

• Routine foot care (For diabetes treatment)

• Cosmetic surgery

details)

## **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	• Long-term care	Non-emergency care when traveling outside the
Weight loss programs		U.S.

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.)

• Hearing aids (Coverage for bone anchored

hearing aids and cochlear implants only)

• Chiropractic care

• Routine eye care (Adult)

Bariatric surgery

- Dental care (Adult comprehensive dental benefits, class 2 are subject to a six month waiting period)
- Private-duty nursing (On an outpatient basis)

## Your Rights to Continue Coverage

Federal and State laws may provide protections that allow you to keep this health insurance coverage as long as you pay your **premium**. There are exceptions, however, such as if:

- You commit fraud
- The insurer stops offering services in the State
- You move outside the coverage area

For more information on your rights to continue coverage, contact the insurer at 855-745-5507, TTY/TDD 866-565-8576. You may also contact your state insurance department at Illinois Department of Insurance, 320 W. Washington, 4th Floor, Springfield, IL 62767, Phone No. (217) 782-4515.

## 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 <u>appeal</u> or file a <u>grievance</u>. For questions about your rights, this notice, or assistance, you can contact: Illinois Department of Insurance, 320 W. Washington, 4th Floor, Springfield, IL 62767, Phone No. (217) 782-4515.

Additionally, a consumer assistance program can help you file your appeal. Contact (877) 527-9431

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## **Does this Coverage Provide Minimum Essential Coverage?**

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **This plan or policy** <u>does provide</u> minimum essential coverage.

## Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). This health coverage <u>does meet</u> the minimum value standard for the benefits it provides.

### Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 855-745-5507, TTY/TDD 866-565-8576

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

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**Coverage Examples** 

### **Coverage Period:**

Coverage for: Individual/Family | Plan Type: HMO

# 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 \$1,040
- Patient pays \$6,500

### Sample care costs:

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

#### Patient pays

Deductibles	\$6,000
Copays	\$0
Coinsurance	\$350
Limits or exclusions	\$150
Total	\$6,500

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

- Amount owed to providers: \$5,400
- **Plan pays** \$50
- Patient pays \$5,350

#### 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	\$5,270
Copays	\$0
Coinsurance	\$0
Limits or exclusions	\$80
Total	\$5,350

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**Coverage Examples** 

#### **Coverage Period:**

Coverage for: Individual/Family | Plan Type: HMO

## **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 Examples helps you see how <u>deductibles</u>, <u>copayments</u>, and <u>coinsurance</u> 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 <u>not</u> 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 <u>providers</u> 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.

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