
 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, contact your Human Resources Department. 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.consociate.com or call 1-800-798-2422 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	\$400/Individual or \$800/family for network providers and out-of-network providers combined.	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 ?	No. Outpatient prescription drugs do not apply towards 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.
What is the out-of-pocket limit for this plan ?	For network providers \$1,500 individual / \$3,000 family; for out-of-network providers - Unlimited	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 ?	Premiums , non-PPO Hospital charges, balance-billing charges, amounts over R & C, 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. See www.unitypoint.org/Peoria or call 1-866-510-2922 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 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 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. <u>Note that charges billed by OSF Hospital will be cut 50%, and the plan will pay 90% of the remaining balance after the deductible.</u>
Do you need a referral to see a specialist ?	No.	This plan will pay some of the costs to see a specialist for covered services.

 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	10% coinsurance	10% coinsurance	Excess over UCR for Out-of-Network
	Specialist visit	10% coinsurance	10% coinsurance	Excess over UCR for Out-of-Network
	Preventive care/screening/ Immunization	No charge	See Plan	You may have to pay for services that aren't preventive . Ask your provider if the services you need are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	0% coinsurance	50% coinsurance	Excess over UCR for Out-of-Network
	Imaging (CT/PET scans, MRIs)	0% coinsurance	50% coinsurance facility	
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 copay /prescription retail; \$15 copay /prescription Mail order.	Not covered	See Prescription Drug Benefits section of the SPD.
	Brand drugs	\$25 copay /prescription retail; \$27 copay /prescription Mail Order	Not covered	No generic available or physician has indicated, Dispense as Written. See Prescription Drug Benefits section of the SPD.
	Brand drugs	\$55 copay /prescription retail; \$54 copay /prescription Mail Order	Not covered	Generic available and member chooses brand over generic. See Prescription Drug Benefits section of the SPD.
	Specialty drugs	\$150 copay /prescription retail only	Not covered	See Prescription Drug Benefit section of the SPD.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	0% coinsurance	50% coinsurance	Expenses over UCR for Out-of-Network
	Physician/surgeon fees	0% coinsurance	10% coinsurance	Expenses over UCR for Out-of-Network
If you need immediate medical attention	Emergency room care	\$250 copay /visit then 100%; Copay waived if admitted.		Expenses over UCR for Out-of-Network
	Emergency medical transportation	10% coinsurance	10% coinsurance	
	Urgent care	10% coinsurance	10% coinsurance	
If you have a hospital stay	Facility fee (e.g., hospital room)	10% coinsurance	50% coinsurance	Preauthorization is required. If you don't get preauthorization , benefits could be reduced.

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)	
	Physician/surgeon fees	10% coinsurance	10% coinsurance	Expenses over UCR for Out-of-Network
If you need mental health, behavioral health, or substance abuse services	Outpatient services	10% coinsurance	50% coinsurance	Preauthorization is required for inpatient admissions. If you don't get preauthorization , benefits could be reduced. Expenses over UCR for Out-of-Network
	Inpatient services	10% coinsurance	50% coinsurance	
If you are pregnant	Office visits	10% coinsurance	10% coinsurance	Cost sharing does not apply to certain preventive services . Depending on the type of services, coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	10% coinsurance	10% coinsurance	
	Childbirth/delivery facility services	10% coinsurance	50% coinsurance	
If you need help recovering or have other special health needs	Home health care	10% coinsurance	10% coinsurance	Expenses over UCR for Out-of-Network
	Rehabilitation services	10% coinsurance	10% coinsurance	Expenses over UCR for Out-of-Network
	Habilitation services	10% coinsurance	10% coinsurance	
	Skilled nursing care	10% coinsurance	10% coinsurance	Expenses over UCR for Out-of-Network
	Durable medical equipment	10% coinsurance	10% coinsurance	Expenses over UCR for Out-of-Network
	Hospice services	10% coinsurance	10% coinsurance	Expenses over UCR for Out-of-Network
If your child needs dental or eye care	Children's eye exam	20% coinsurance	20% coinsurance	Excess over UCR
	Children's glasses	Excess over \$125	Excess over \$125	
	Children's dental check-up	20% coinsurance	20% coinsurance	Excess over UCR

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 (if prescribed for rehabilitation purposes)
- Cosmetic Surgery
- Infertility Treatment
- Long Term Care
- Routine Foot Care

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

- Chiropractic (maintenance care is not covered)
- Dental Care
- Weight loss programs (see Plan)
- Most coverage provided outside the United States
- Routine eye care
- Private-duty nursing
- Bariatric Surgery (see Plan)
- Hearing Aids

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: Consociate – 1-800-798-2422. 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 1-877-267-232 x 61565 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: Consociate – 1-800-798-2422. You can also contact the Department of Labor’s Employee Benefits Security Administration at 1-866-444-EBSA (3272 or www.dol.gov/ebsa/healthreform).

Does this plan provide Minimum Essential Coverage? Yes.

If you don’t have [Minimum Essential Coverage](#) for a month, you may 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 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. Contact Consociate, and you will be referred to a translator, if available:

[Spanish (Español): Para obtener asistencia en Español, llame al 1-800-798-2422.]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-798-2422.]

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-798-2422.]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-798-2422.]

————— *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 copayment](#) \$ 0
- Hospital (facility) [coinsurance](#) 10%
- Other [coinsurance](#) 10%

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	\$400
Copayments for prescriptions	\$150
Coinsurance	\$1,255
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$1,865

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 copayment](#) \$ 0
- Hospital (facility) [coinsurance](#) 10%
- Other [coinsurance](#) 10%

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	\$400
Copayments for prescriptions	\$500
Coinsurance	\$715
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Joe would pay is	\$1,675

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

- The [plan's](#) overall [deductible](#) \$400
- [Specialist](#) or ER [copayment](#) \$250
- Hospital (facility) [coinsurance](#) 10%
- Other [coinsurance](#) 10%

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	\$0
Copayments for prescriptions and ER	\$275
Coinsurance	\$165
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$ 440