



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 1-312-906-8080 or go to www.alliedbenefit.com. 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.alliedbenefit.com or call 1-312-906-8080 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For in-network providers \$1,000 person / \$3,000 family; for out-of-network providers \$3,250 person / \$6,500 family	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 preventative care, In-Network physician exam charges, urgent care exam charges, Outpatient/Office/Independent Laboratory Radiology and Pathology Administration and Interpretation Services, and prescription drug services 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 https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	Yes. \$150 person / \$300 family for preferred brand prescription drug coverage . There are no other specific deductibles .	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?	Medical: For in-network providers \$3,250 person / \$6,500 family; for out-of-network providers \$13,000 person / \$26,000 family Prescription Drugs: \$4,700 person / \$9,400 family	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 precertification, services in excess of Plan maximums or limits, 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. See www.alliedbenefit.com or call 1-312-906-8080 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.
Do you need a referral to see a specialist ?	No.	You can see the specialist you choose without a referral .



All [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
		In-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	\$30 copay /office visit (deductible does not apply); 10% coinsurance for chiropractic care and other physician services.	40% coinsurance	Copay applies to exam charge only. Does not include office surgery. Limited to General Practice, Family Practice, OB/GYN, Internal Medicine, Osteopaths, Pediatricians, Nurse Practitioners, Physician Assistants, and Mental Health Providers. Chiropractic coverage is limited to 20 visits. Payment of all Out-Of-Network charges will be limited to the Medicare fee schedule.
	Specialist visit	\$30 copay /office visit (deductible does not apply).	40% coinsurance	Copay applies to exam charge only. Does not include office surgery. Payment of all Out-Of-Network charges will be limited to the Medicare fee schedule.
	Preventive care/screening/immunization	No charge (deductible does not apply).	Not covered	Routine labs and x-rays are covered for out-of-network providers at no charge. 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.

*For more information about limitations and exceptions, see plan document at www.alliedbenefit.com.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you have a test	Diagnostic test (x-ray, blood work)	No charge (deductible does not apply).	No charge (deductible does not apply).	*Does not include emergency room diagnostic services. Payment of all Out-Of-Network charges will be limited to the Medicare fee schedule.
	Imaging (CT/PET scans, MRIs)	10% coinsurance	40% coinsurance	Payment of all Out-Of-Network charges will be limited to the Medicare fee schedule.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.caremark.com .	Generic drugs	\$20 copay /prescription (retail) \$40 copay /prescription (extended retail and mail-order)		Covers up to a 34-day supply (retail prescription); 90-day supply (extended retail and mail order prescription). Deductible does not apply to generic drugs only. Once the prescription drug out-of-pocket maximum has been met, prescription drugs shall be covered at 100% for the remainder of the calendar year.
	Preferred brand drugs	\$45 copay /prescription (retail) \$113 copay /prescription (extended retail and mail-order)		
	Non-preferred brand drugs	Not covered		
	Specialty drugs	Please contact the CVS Caremark Specialty Pharmacy at 1-800-237-2767		*Please see Prescription Drug Benefit section within your Plan Document for details.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% coinsurance	40% coinsurance	*Select surgeries must be pre-certified in order to avoid a \$500 penalty per occurrence. Payment of all Out-Of-Network charges will be limited to the Medicare fee schedule.
	Physician/surgeon fees	10% coinsurance	40% coinsurance	Payment of all Out-Of-Network charges will be limited to the Medicare fee schedule.

*For more information about limitations and exceptions, see plan document at www.alliedbenefit.com.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need immediate medical attention	Emergency room care	\$250 copay , then 10% coinsurance /visit		Copay waived if admitted to Hospital directly from Emergency Room. Out-of-Network Emergency Room Services will be paid the same as in-network services, except the allowed amount will be limited to the greatest of: (1) the amount negotiated with in-network providers for the Emergency Room Services furnished; (2) the amount for the Emergency Room Services calculated using the same method for other out-of-network services; or (3) the amount that would be paid under Medicare for the Emergency Room Services.
	Emergency medical transportation	10% coinsurance	10% coinsurance	Air Ambulance services must be pre-certified in order to avoid \$500 penalty per occurrence.
	Urgent care	\$50 copay /office visit (deductible does not apply); 10% coinsurance facility fees.	40% coinsurance	Exam charge only. Payment of all Out-Of-Network charges will be limited to the Medicare fee schedule.
If you have a hospital stay	Facility fee (e.g., hospital room)	10% coinsurance	40% coinsurance	Services must be pre-certified in order to avoid \$500 penalty per occurrence. Payment of all Out-Of-Network charges will be limited to the Medicare fee schedule.
	Physician/surgeon fees	10% coinsurance	40% coinsurance	Payment of all Out-Of-Network charges will be limited to the Medicare fee schedule.

*For more information about limitations and exceptions, see plan document at www.alliedbenefit.com.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$30 copay /office visit (deductible does not apply); 10% coinsurance for other outpatient services.	40% coinsurance	Payment of all Out-Of-Network charges will be limited to the Medicare fee schedule.
	Inpatient services	10% coinsurance	40% coinsurance	Services must be pre-authorized through Allied Care Solutions in order to avoid a \$500 penalty per occurrence. Payment of all Out-Of-Network charges will be limited to the Medicare fee schedule.
If you are pregnant	Office visits	\$30 copay /office visit (deductible does not apply)	40% 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). Services must be pre-certified for vaginal deliveries requiring more than a 48 hour stay and for cesarean section deliveries requiring more than a 96 hour stay in order to avoid \$500 penalty. Payment of all Out-Of-Network charges will be limited to the Medicare fee schedule.
	Childbirth/delivery professional services	10% coinsurance	40% coinsurance	
	Childbirth/delivery facility services	10% coinsurance	40% coinsurance	
If you need help recovering or have other special health needs	Home health care	10% coinsurance	40% coinsurance	Limited to a maximum of 100 visits. Services must be pre-certified in order to avoid \$500 penalty per occurrence. Payment of all Out-Of-Network charges will be limited to the Medicare fee schedule.

*For more information about limitations and exceptions, see plan document at www.alliedbenefit.com.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Rehabilitation services	10% coinsurance	40% coinsurance	Physical and occupational therapy: limited to a combined maximum of 20 visits of office and outpatient facility services per calendar year. Speech therapy: limited to 20 visits maximum per calendar year. Payment of all Out-Of-Network charges will be limited to the Medicare fee schedule.
	Habilitation services	10% coinsurance	40% coinsurance	
	Skilled nursing care	10% coinsurance	40% coinsurance	Limited to 100 days. Services must be pre-certified in order to avoid \$500 penalty per occurrence. Payment of all Out-Of-Network charges will be limited to the Medicare fee schedule.
	Durable medical equipment	10% coinsurance	40% coinsurance	A pre-certification penalty of \$500 may apply, see Plan Document. Payment of all Out-Of-Network charges will be limited to the Medicare fee schedule.
	Hospice services	10% coinsurance	40% coinsurance	Patient's life expectancy is 6 months or less. Services must be pre-certified in order to avoid \$500 penalty per occurrence. Payment of all Out-Of-Network charges will be limited to the Medicare fee schedule.
If your child needs dental or eye care	Children's eye exam	No charge (deductible does not apply).	Not covered	Applies from birth through age 5.
	Children's glasses	Not covered	Not covered	Not covered.
	Children's dental check-up	Not covered	Not covered	Not covered.

*For more information about limitations and exceptions, see plan document at www.alliedbenefit.com.

Excluded Services & Other Covered Services:

Services Your [Plan](#) Generally Does NOT Cover (Check your [plan](#) document for more information and a list of any other [excluded services](#).)

- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)
- Dental check-ups (Child)
- Glasses (Child)
- Hearing aids
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)
- Routine foot care
- Weight loss programs

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

- Acupuncture
- Chiropractic care (limited to 20 visits per calendar year)
- Infertility treatment (except promotion of conception)
- Private-duty nursing (limited to 100 visits (one per day) per calendar year)

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 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 Administrator at 1-312-906-8080 or 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.

[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 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](#).

—————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	\$30
■ 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	\$12,700
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In this example, Peg would pay:

Cost Sharing	
Deductibles	\$1,000
Copayments	\$0
Coinsurance	\$1,000
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$2,060

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	\$30
■ 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	\$5,600
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In this example, Joe would pay:

Cost Sharing	
Deductibles	\$900
Copayments	\$1,000
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$1,920

Mia's Simple Fracture

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

■ The plan's overall deductible	\$1,000
■ Specialist copayment	\$30
■ 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	\$2,800
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In this example, Mia would pay:

Cost Sharing	
Deductibles	\$1,000
Copayments	\$300
Coinsurance	\$100
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,400