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 866-557-8751.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	Tier 1: None; Tier 2: $250 per person; Tier 3: $350 per person; Does not apply to routine physical exams and immunizations, preventative 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 don't have to meet **deductibles** for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out–of–pocket limit on my expenses?	Yes. Tier 1 & Tier 2: Individual $6,600 Family $13,200 Tier 3: Not Applicable	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, balance-billed charges, health care this plan does not cover, prescription drugs, prior authorization penalties, Tier 3 deductible.	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 In-Network providers, see www.chcillinois.com or call 1-866-557-8751.	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 4. See your policy or plan document for additional information about **excluded services**.

- **Co-payments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- **Co-insurance** 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 **co-insurance** 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 preferred **providers** by charging you lower **deductibles**, **co-payments** and **co-insurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use			Limitations & Exceptions
		Tier 1 HMO	Tier 2 PPO	Tier 3 Out of Network	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$20 Co-pay/visit	10% Co-ins/visit	40% Co-ins/visit of MAC	None
	Specialist visit	$30 Co-pay/visit	10% Co-ins/visit	40% Co-ins/visit of MAC	None
	Other practitioner office visit	Chiropractic Care: $30 Co-pay/visit; Nurse Practitioners and Physical Assistants $20 Co-pay/visit (PCP)	Chiropractic Care, Nurse Practitioners, Physical Assistants 10% Co-ins/visit	Chiro: Covered In Network only; Nurse Practitioners, Physical Assistants 40% co-ins /visit of MAC	None
	Preventive care/ screening/immunization	$0 Co-pay/visit	0% Co-ins/visit	Covered In-Network only	None
If you have a test	Diagnostic test (x-ray, blood work)	$0 Co-pay/visit	10% Co-ins/visit	40% Co-ins/visit of MAC	Pre-authorization (pre-auth) required
	Imaging (CT/PET scans, MRIs)	$0 Co-pay/visit	10% Co-ins/visit	40% Co-ins/visit of MAC	Pre-auth required

Common Medical Event	Services You May Need	Your Cost If You Use			Limitations & Exceptions
		Tier 1 HMO	Tier 2 PPO	Tier 3 Out of Network	
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.expressscripts.com	Generic drugs	$8 co-pay/prescription for 30-day supply; $20 co-pay/prescription for a 60-90 day supply.		Not Covered	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	$26 co-pay/prescription for 30-day supply; $65 co-pay /prescription for a 60-90 day supply.		Not Covered	
	Non-preferred brand drugs	$50 co-pay/prescription for 30-day supply; $125 co-pay/prescription for a 60-90 day supply.		Not Covered	
	Specialty drugs	$26/$50 co-pay/prescription for 30-day supply; $52/$100 co-pay/prescription for a 60-90 day supply.		Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	$250 Co-pay/visit	10% Co-ins after $250 Co-pay/visit	40% Co-ins of MAC after $250 Co-pay/visit	Pre-auth required.
	Physician/surgeon fees	$0 Co-pay/visit	10% Co-ins/visit	40% Co-ins/visit of MAC	None
If you need immediate medical attention	Emergency room services	$250 Co-pay/visit	$250 Co-pay/visit	$250 Co-pay/visit	Must meet emergency criteria. Co-pay waived if admitted.
	Emergency medical transportation	$0 Co-pay/visit	$0 Co-pay/visit	$0 Co-pay/visit	None
	Urgent care	$30 Co-pay/visit	10% Co-ins/visit	40% Co-ins/visit of MAC	Must meet urgent care criteria.
If you have a hospital stay	Facility fee (e.g., hospital room)	$350 Co-pay /admission	10% Co-ins after $400 Co-pay/admission	40% Co-ins of MAC after $500 Co-pay/admission	Pre-auth required. Organ transplants covered in network only.

Common Medical Event	Services You May Need	Your Cost If You Use			Limitations & Exceptions
		Tier 1 HMO	Tier 2 PPO	Tier 3 Out of Network	
	Physician/surgeon fee	$0 Co-pay/visit	10% Co-ins/visit	40% Co-ins/visit of MAC	None
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	$30 Co-pay/visit	10% Co-ins/visit	40% Co-ins/visit of MAC	None.
	Mental/Behavioral health inpatient services	$350 Co-pay /admission	10% Co-ins after $400 Co-pay/admission	40% Co-ins of MAC after $500 Co-pay/admission	Pre-auth required.
	Substance use disorder outpatient services	0% Co-ins/visit	10% Co-ins/visit	40% Co-ins/visit of MAC	None
	Substance use disorder inpatient services	$350 Co-pay /admission	10% Co-ins after $400 Co-pay/admission	40% Co-ins of MAC after $500 Co-pay/admission	Pre-auth required.
If you are pregnant	Prenatal and postnatal care	$0 Co-pay/visit	10% Co-ins/visit	40% Co-ins/visit of MAC	None
	Delivery and all inpatient services	$350 Co-pay /admission	10% Co-ins after $400 Co-pay/admission	40% Co-ins of MAC after $500 Co-pay/admission	Pre-auth required for stays beyond 48/96 hours.
If you need help recovering or have other special health needs	Home health care	$30 Co-ins/visit	10% Co-ins/visit	Covered In-Network only	Pre-auth required.
	Rehabilitation services	Outpatient: $30 Co-pay/visit Inpatient: $350 Co-pay/admission	Outpatient: 10% Co-ins/visit Inpatient: 10% Co-ins after $400 Co-pay/admission	Outpatient: Covered In Network only. Inpatient: 40% Co-ins /admission of MAC	Pre-auth required OP Limit: Up to 60-day treatment period per condition. Speech Therapy-20 visits/benefit year.
	Habilitation services	$30 Co-pay/visit	10% Co-ins/visit	40% Co-ins/visit of MAC	Pre-auth required.
	Skilled nursing care	$0 Co-pay/visit	10% Co-ins/visit	Covered In-Network only	Pre-auth required.

Common Medical Event	Services You May Need	Your Cost If You Use			Limitations & Exceptions
		Tier 1 HMO	Tier 2 PPO	Tier 3 Out of Network	
	Durable medical equipment	20% Co-ins/unit	20% Co-ins/unit	40% Co-ins/unit of MAC	Pre-auth required. Prosthetic devices included.
	Hospice service	$0 Co-pay/visit	10% Co-ins/visit	40% Co-ins/visit of MAC	Pre-auth required.
If your child needs dental or eye care	Eye exam	Not Covered	Not Covered	Not Covered	Excluded Service
	Glasses	Not Covered	Not Covered	Not Covered	Excluded Service
	Dental check-up	Not Covered	Not Covered	Not Covered	Excluded Service

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 (Child and Adult)
- Long-Term Care
- Non-Emergency Care when Traveling Outside the U.S..
- Private-Duty Nursing
- Routine Eye Care (Child and Adult)
- 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
- Infertility treatment
- Chiropractic care

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.

Questions: Call 866-557-8751 or visit us at www.chcillinois.com.
If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at http://www.cms.gov/CCIIO/resources/files/downloads/uniform-glossary-final.pdf or call 1-309-494-4586 to request a copy.

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: 1-866-557-8751. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform, or your state department of insurance at Illinois Department of Insurance, 320 W. Washington Street, Springfield, IL 62767, Consumer Assistance Hotline: 866-445-5364 (Toll-Free) Email: DOI.InfoDesk@illinois.gov. Additionally, a consumer assistance program can 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 DOI.Director@illinois.gov.

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 does provide 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 does meet the minimum value standard for the benefits it provides.**

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 866-557-8751.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 866-557-8751.

Chinese (中文): 如果需要中文的帮助，**请拨打这个号码** 866-557-8751.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 866-557-8751.

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** $7,030
- **Patient pays** $510

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	$0
Copays	$360
Co-ins/visit	$0
Limits or exclusions	$150
Total	**$510**

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

- **Amount owed to providers:** $5,400
- **Plan pays** $4,550
- **Patient pays** $850

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	$0
Copays	$520
Co-ins/visit	$250
Limits or exclusions	$80
Total	**$850**

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 **co-ins/visit** 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 **co-ins/visit**. 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.