



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, visit [www.wespath.org](http://www.wespath.org) (click on HealthFlex/Benefits Access) or call 1-800-851-2201. 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.cciio.cms.gov](http://www.cciio.cms.gov) or call 1-800-851-2201 to request a copy. If this summary and the complete terms of coverage conflict, the complete terms of coverage will control.

The plan sponsor provides a health reimbursement account (HRA) that you can use to pay for eligible unreimbursed expenses, e.g., your deductible, co-payments and coinsurance described below. This year your HRA will be funded with \$1,000 for an individual or \$2,000 for an individual with at least one covered dependent. If you do not use your entire HRA during a calendar year, the remaining amount will roll over to the following year, with no cap on accumulated funds.

**Medical coverage and behavioral health benefits are provided by Blue Cross and Blue Shield of Illinois, Inc. (1-866-804-0976); and prescription coverage is provided by OptumRx (1-855-239-8471).**

| Important Questions   | Answers   | Why This Matters:  |
|---|---|--|
| <p><b>What is the overall <a href="#">deductible</a>?</b></p>                             | <p><b>If took Health Check:</b><br/>                     For participating provider:<br/>                     \$2,000 Individual/\$4,000 Family<br/>                     For non-participating provider:<br/>                     \$4,000 Individual/\$8,000 Family</p> <p><b>If did not take Health Check:</b><br/>                     For participating provider:<br/>                     \$2,250 Individual/\$4,500 Family<br/>                     For non-participating provider:<br/>                     \$4,250 Individual/\$8,500 Family</p> | <p>Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay.</p> <p>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.</p>   |
| <p><b>Are there services covered before you meet your <a href="#">deductible</a>?</b></p> | <p>Yes, preventive care</p>   | <p>This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a>. See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>.</p> |
| <p><b>Are there other <a href="#">deductibles</a> for specific services?</b></p>          | <p>Yes. \$50 Individual/\$150 Family for dental benefits, if elected.</p>   | <p>You must pay all of the costs for these services up to the specific <a href="#">deductible</a> amount before this plan begins to pay for these services.</p>  |

|  |   |   |
|--|---|---|
| <p><b>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</b></p> | <p><b>For participating provider:</b><br/>\$5,000 Individual/\$10,000 Family</p> <p><b>For non-participating provider:</b><br/>\$10,000 Individual/\$20,000 Family</p>  | <p>The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a>, the overall family <a href="#">out-of-pocket limit</a> must be met.</p>   |
| <p><b>What is not included in the <a href="#">out-of-pocket limit</a>?</b></p>               | <p><a href="#">Copayments</a> for certain services, <a href="#">premiums</a>, <a href="#">balance-billing</a> charges, vision expenses, dental expenses, and health care this <a href="#">plan</a> doesn't cover.</p> | <p>Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a>.</p>   |
| <p><b>Will you pay less if you use a <a href="#">network provider</a>?</b></p>               | <p>Yes. See <a href="http://www.bcbsil.com">www.bcbsil.com</a> or call <b>1-866-804-0976</b> for a list of <a href="#">network providers</a>.</p>   | <p>This plan uses a <a href="#">provider network</a>. You will pay less if you use a <a href="#">provider</a> in the plan's <a href="#">network</a>. You will pay the most if you use an <a href="#">out-of-network provider</a>, and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your plan pays (<a href="#">balance billing</a>).</p> <p>Be aware your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.</p> |
| <p><b>Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a>?</b></p>    | <p>No.</p>  | <p>You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a>.</p>  |

 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   |
|---|--|--|--|--|
|   |  | In-Network Provider (You will pay the least)   | Out-of-Network Provider (You will pay the most) <sup>1</sup>               |  |
| If you visit a health care <a href="#">provider's</a> office or clinic  | Primary care visit to treat an injury or illness       | 20% coinsurance after the deductible   | 40% coinsurance after the deductible                                       | You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.  |
|   | <a href="#">Specialist</a> visit                       | 20% coinsurance after the deductible   | 40% coinsurance after the deductible                                       |  |
|   | <a href="#">Preventive care/screening/immunization</a> | No charge.   | 40% coinsurance  |  |
| If you have a test  | <a href="#">Diagnostic test</a> (x-ray, blood work)    | 20% coinsurance after deductible   | 40% coinsurance after deductible   |  |
|   | Imaging (CT/PET scans, MRIs)                           | 20% coinsurance after deductible   | 40% coinsurance after deductible   |  |
| If you need drugs to treat your illness or condition<br>More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.wespath.org">www.wespath.org</a> ; click on HealthFlex/Benefits Access. | Generic drugs  | <b>Retail (30-day)</b><br>\$10 copayment   | <b>Retail (30-day)</b><br>Copayment plus amount exceeding allowed amount   | *To maximize plan benefits, <b>refills for most maintenance medications require use of the OptumRx Home Delivery (mail-order) service or a local Walgreens pharmacy.</b><br><br>Non-preferred name brand drugs do not apply to the out-of-pocket limit.<br><br>Non-sedating allergy drugs are covered as non-preferred. Specialty drugs may require pre-authorization by contacting OptumRx at <b>1-855-239-8471</b> . |
|   |  | <b>*Mail Order (up to 90-day supply)</b><br>\$25 copayment                                 |  |  |
|   | Preferred brand drugs                                  | <b>Retail (30-day)</b><br>30% coinsurance (\$30 minimum; \$65 maximum)                     | <b>Retail (30-day)</b><br>Coinsurance plus amount exceeding allowed amount |  |
|   |  | <b>*Mail Order (up to 90-day supply)</b><br>30% coinsurance (\$75 minimum; \$165 maximum)  |  |  |
|   | Non-preferred brand drugs                              | <b>Retail (30-day)</b><br>40% coinsurance (\$50 minimum; \$120 maximum)                    | <b>Retail (30-day)</b><br>Coinsurance plus amount exceeding allowed amount |  |
|   |  | <b>*Mail Order (up to 90-day supply)</b><br>40% coinsurance (\$125 minimum; \$300 maximum) |  |  |

<sup>1</sup> Starting January 1, 2022, as required by applicable law, in-network cost sharing rules may apply for certain out-of-network services, including certain emergency services, air ambulance services, and services from an out-of-network provider at an in-network facility. This means the amount you pay for these services may be lower than provided in this SBC.

| 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) <sup>1</sup>                     |  |
|  | <a href="#">Specialty drugs</a>                  | Coinsurance after deductible, dependent on classification of drug (e.g., preferred, non-preferred)  | Coinsurance dependent on classification of drug (e.g., preferred, non-preferred) |  |
| <b>If you have outpatient surgery</b>  | Facility fee (e.g., ambulatory surgery center)   | 20% coinsurance after deductible  | 40% coinsurance after deductible   |  |
|  | Physician/surgeon fees                           | 20% coinsurance after deductible  | 40% coinsurance after deductible   |  |
| <b>If you need immediate medical attention</b>                                   | <a href="#">Emergency room care</a>              | 20% coinsurance after deductible  | 20% coinsurance after deductible   | Notification required within 48 hours if admitted; copayment not applicable if admitted. Costs assume true emergency.  |
|  | <a href="#">Emergency medical transportation</a> | 20% coinsurance after deductible  | 20% coinsurance after deductible   |  |
|  | <a href="#">Urgent care</a>                      | 20% coinsurance after deductible  | 20% coinsurance after deductible   |  |
| <b>If you have a hospital stay</b>   | Facility fee (e.g., hospital room)               | 20% coinsurance after deductible  | \$200 copayment and 40% coinsurance after deductible                             | Pre-notification required. Verify with physician.  |
|  | Physician/surgeon fees                           | 20% coinsurance after deductible  | \$200 copayment and 40% coinsurance after deductible                             |  |
| <b>If you need mental health, behavioral health, or substance abuse services</b> | Outpatient services                              | 20% coinsurance not subject to deductible   | 20% coinsurance not subject to deductible for office visits*                     | Eligible out-of-pocket expenses for the behavioral health, pharmacy and medical plans count toward the out-of-pocket limit. Refer to page 1 or 2 for the applicable out-of-pocket limit.   |
|  | Inpatient services                               | 20% coinsurance after deductible  | \$200 copayment and 40% coinsurance after deductible                             |  |
| <b>If you are pregnant</b>   | Office visits                                    | 100% for prenatal care (except ultrasounds)<br>20% coinsurance after deductible for ultrasounds and subsequent eligible physician charges | 40% coinsurance after deductible   | <a href="#">Cost-sharing</a> does not apply for preventive services. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound.)<br>Initial visit to confirm pregnancy subject to regular office visit co-payment or coinsurance. |
|  | Childbirth/delivery professional services        | 20% coinsurance after deductible  | 40% coinsurance after deductible   |  |

[For more information about limitations and exceptions, see the plan or policy document at [www.wespath.org](http://www.wespath.org).]

| 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) <sup>1</sup>  |   |
|  | Childbirth/delivery facility services     | 20% coinsurance after deductible   | 40% coinsurance after deductible  | Pre-notification required. Verify with physician.   |
| If you need help recovering or have other special health needs | <a href="#">Home health care</a>          | 20% coinsurance after deductible   | 40% coinsurance after deductible  | Coverage is limited to 60 visits per calendar year. Pre-notification required. Verify with physician.   |
|  | <a href="#">Rehabilitation services</a>   | 20% coinsurance after deductible   | 40% coinsurance after deductible  |   |
|  | <a href="#">Habilitation services</a>     | 20% coinsurance after deductible   | 40% coinsurance after deductible  |   |
|  | <a href="#">Skilled nursing care</a>      | 20% coinsurance after deductible   | 40% coinsurance after deductible  | Coverage is limited to 120 days per calendar year. Pre-notification required. Verify with physician.  |
|  | <a href="#">Durable medical equipment</a> | 20% coinsurance after deductible   | 40% coinsurance after deductible  | Coverage for wigs is limited to 5 per lifetime.   |
|  | <a href="#">Hospice services</a>          | 20% coinsurance after deductible   | 40% coinsurance after deductible  | Pre-notification required. Verify with physician.   |
| If your child needs dental or eye care                         | Children's eye exam                       | <b>Exam Core:</b><br>\$20 copayment<br><br><b>Full Vision:</b><br>\$20 copayment<br><br><b>Premier Vision:</b><br>\$20 copayment | <b>Exam Core:</b><br>Exam fee exceeding \$45<br><br><b>Full Vision:</b><br>Exam fee exceeding \$45<br><br><b>Premier Vision:</b><br>Exam fee exceeding \$45 | <b>Exam Core:</b><br>Includes one exam every year.<br><br><b>Full Vision:</b><br>Includes one exam every year.<br><br><b>Premier Vision:</b><br>Includes one exam every year. |

| 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) <sup>1</sup>   |  |
|                      | Children's glasses         | <p><b>Exam Core:</b><br/>Not Covered</p> <p><b>Full Service:</b><br/>\$20 copayment for frames and/or lenses; for frames, 80% of cost in excess of \$160</p> <p><b>Premier Vision:</b><br/>\$20 copayment for frames and lenses; for frames, 80% of cost in excess of \$200</p> | <p><b>Exam Core:</b><br/>Not Covered</p> <p><b>Full Service:</b><br/>Cost of frames in excess of \$70. Cost of single vision lenses over \$30; line bifocal lenses over \$50; lined trifocal lenses over \$65.</p> <p><b>Premier Vision:</b><br/>Cost of frames in excess of \$70. Cost of single vision lenses over \$30; line bifocal lenses over \$50; lined trifocal lenses over \$65.</p> | <p><b>Exam Core:</b><br/>None</p> <p><b>Full Service:</b><br/>Includes one pair of frames and lenses every year.</p> <p><b>Premier Vision:</b><br/>Includes one pair of frames and lenses and contact lenses or two pair of frames and lenses every year.</p>  |
|                      | Children's dental check-up | <p><b>Dental PPO:</b><br/>No charge</p> <p><b>Dental HMO:</b><br/>No charge</p> <p><b>Passive PPO 2000:</b><br/>No charge</p>   | <p><b>Dental PPO:</b><br/>No charge</p> <p><b>Dental HMO:</b><br/>No charge</p> <p><b>Passive PPO 2000:</b><br/>No charge</p>  | <p><b>Dental PPO:</b><br/>Annual coverage is limited to \$2,000 maximum (in-network) and \$1,000 (out-of-network) for all covered services</p> <p><b>Dental HMO:</b><br/>Please refer to Dental HMO Patient Charge Schedule for additional services.</p> <p><b>Passive PPO 2000:</b><br/>Coverage is limited to \$2,000 annual maximum for all covered services.</p> |

[For more information about limitations and exceptions, see the plan or policy document at [www.wespath.org](http://www.wespath.org).]

### Excluded Services & Other Covered Services:

|   |   |  |
|---|---|--|
| <b>Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other <a href="#">excluded services</a>.)</b> |   |  |
| • Cosmetic Surgery  | • Long-term care                          | • Non-emergency care when traveling outside the U.S. |
| <b>Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)</b>                                     |   |  |
| • Acupuncture   | • Bariatric surgery (if meet eligibility) | • Chiropractic care                                  |
| • Dental care (Adult), if elected   | • Hearing Aids                            | • Infertility Treatment                              |
| • Private-duty nursing  | • Routine eye care (Adult)                | • Routine foot care                                  |
| • Weight loss programs  |   |  |

**Your Rights to Continue Coverage:** You may be eligible for continuation coverage through HealthFlex. Contact us at 1-800-851-2201 for more information. 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](http://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: 1-866-804-0976.

### Does this plan provide Minimum Essential Coverage? **Yes**

[Minimum Essential Coverage](#) generally includes [plan](#), [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 the 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:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-851-2201.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-851-2201.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-851-2201.

HFE BCBSIL-CDHP C2000-P2-AII-AII-HRA1000-2000/50458/9302021

—————*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 <a href="#">plan's</a> overall <a href="#">deductible</a> | \$2,000 |
| ■ <a href="#">Specialist</a> <a href="#">coinsurance</a>        | 20%     |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 20%     |
| ■ Other <a href="#">coinsurance</a>                             | 20%     |

#### 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*)

|                           |                 |
|---------------------------|-----------------|
| <b>Total Example Cost</b> | <b>\$12,700</b> |
|---------------------------|-----------------|

#### In this example, Peg would pay:

| Cost Sharing                      |                |
|-----------------------------------|----------------|
| Deductibles                       | \$2,250        |
| Copayments                        | \$50           |
| Coinsurance                       | \$1,500        |
| What isn't covered                |                |
| Limits or exclusions              | \$0            |
| <b>The total Peg would pay is</b> | <b>\$3,800</b> |

### Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

|   |         |
|---|---------|
| ■ The <a href="#">plan's</a> overall <a href="#">deductible</a> | \$2,000 |
| ■ <a href="#">Specialist</a> <a href="#">coinsurance</a>        | 20%     |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 20%     |
| ■ Other <a href="#">coinsurance</a>                             | 20%     |

#### 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*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$5,600</b> |
|---------------------------|----------------|

#### In this example, Joe would pay:

| Cost Sharing                      |                |
|-----------------------------------|----------------|
| Deductibles                       | \$800          |
| Copayments                        | \$1,000        |
| Coinsurance                       | \$0            |
| What isn't covered                |                |
| Limits or exclusions              | \$500          |
| <b>The total Joe would pay is</b> | <b>\$1,800</b> |

### Mia's Simple Fracture

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

|   |         |
|---|---------|
| ■ The <a href="#">plan's</a> overall <a href="#">deductible</a> | \$2,000 |
| ■ <a href="#">Specialist</a> <a href="#">coinsurance</a>        | 20%     |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 20%     |
| ■ Other <a href="#">coinsurance</a>                             | 20%     |

#### This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)  
 Diagnostic test (*x-ray*)  
 Durable medical equipment (*crutches*)  
 Rehabilitation services (*physical therapy*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$2,800</b> |
|---------------------------|----------------|

#### In this example, Mia would pay:

| Cost Sharing                      |                |
|-----------------------------------|----------------|
| Deductibles                       | \$2,250        |
| Copayments                        | \$5            |
| Coinsurance                       | \$100          |
| What isn't covered                |                |
| Limits or exclusions              | \$40           |
| <b>The total Mia would pay is</b> | <b>\$2,355</b> |

Note: These numbers assume the patient does not participate in the [plan's](#) wellness program. If you participate in the [plan's](#) wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: 1-800-851-2201.