State of Illinois : TRIP

Coverage Period: 07/01/2016-06/30/2017

Summary of Benefits and Coverage: What this Plan Covers & What it Costs **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 www.healthalliance.org/stateofillinois or by calling 1-800-851-3379.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	$ 0	See the chart starting on page 3 for your costs for services this plan covers.
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 3 for other costs for services this plan covers.
Is there an out–of–pocket limit on my expenses?	$3,000 Individual/$6,000 Family	The **out-of-pocket limit** is the most you could pay during the 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, Services this plan does not cover and Out-of-network services (other than in an emergency).	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 3 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 **preferred providers**, see www.healthalliance.org/stateofillinois or call 1-800-851-3379.	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. We use the terms **preferred** or participating for **providers** in our **network**. See the chart starting on page 3 for how this plan pays different kinds of **providers**.

Questions: Call 1-800-851-3379 or visit us at www.healthalliance.org/stateofillinois
If you aren't clear about any of the underlined terms used in this form, see the Glossary.
You can view the Glossary at www.healthalliance.org or call 1-800-851-3379 to request a copy.

Do I need a referral to see a specialist?	Yes, this plan may require referrals to in-network specialists.	This plan will pay some or all of the costs to see a **specialist** for covered services but only if you have the plan's permission before you see the **specialist.**
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about **excluded services**.

- **Copayments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** 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 **coinsurance** 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 in-network **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$20 co-pay/visit	Not Covered	——————none——————
	Specialist visit	$20 co-pay/visit	Not Covered	——————none——————
	Other practitioner office visit	$20 co-pay/visit for chiropractic spinal manipulations	$20 co-pay/visit for chiropractic spinal manipulations	Preauthorization is required.
	Preventive care/screening/immunization	No charge	Not Covered	One preventive visit and/or well women visit per plan year.
If you have a test	Diagnostic test (x-ray, blood work)	$0 co-pay/service	Not Covered	——————none——————
	Imaging (CT/PET scans, MRIs)	$0 co-pay/service	Not Covered	Preauthorization is required.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.healthalliance.org/stateofillinois	Tier 1- Generic drugs or Specialty drugs	$10 co-pay /prescription	Not Covered	Covers up to a 30-day supply (retail prescription); 90 day supply (mail order or Choice 90 prescription) available for 2.5 co-pays (excludes Specialty)
	Tier 2- Preferred brand drugs or Specialty drugs	$20 co-pay /prescription	Not Covered	Covers up to a 30-day supply (retail prescription); 90 day supply (mail order or Choice 90 prescription) available for 2.5 co-pays (excludes Specialty)
	Tier 3- Non-preferred brand drugs or Specialty drugs	$40 co-pay /prescription	Not Covered	Covers up to a 30-day supply (retail prescription); 90 day supply (mail order or Choice 90 prescription) available for 2.5 co-pays (excludes Specialty)
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	$150 co-pay/surgery	Not Covered	Preauthorization may be required for certain procedures. Contact Customer Service for detailed information.
	Physician/surgeon fees	No charge	Not Covered	——————none——————

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you need immediate medical attention	Emergency room services	$200 co-pay/visit	$200 co-pay/visit	none
	Emergency medical transportation	No Charge	No Charge	none
	Urgent care	$20 co-pay/visit	Not Covered	none
If you have a hospital stay	Facility fee (e.g., hospital room)	$250 co-pay per admission	Not Covered	none
	Physician/surgeon fee	No charge	Not Covered	none
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	$20 co-pay/visit	Not Covered	none
	Mental/Behavioral health inpatient services	$250 co-pay per admission	Not Covered	none
	Substance use disorder outpatient services	$20 co-pay/visit	Not Covered	none
	Substance use disorder inpatient services	$250 co-pay per admission	Not Covered	none
If you are pregnant	Prenatal and postnatal care	$50 co-pay per pregnancy	Not Covered	none
	Delivery and all inpatient services	$250 co-pay per admission	Not Covered	none
If you need help recovering or have other special health needs	Home health care	$15 co-pay per visit	Not Covered	Preauthorization is required.
	Rehabilitation services	$20 co-pay per visit	Not Covered	60 visits per condition per plan year maximum.
	Habilitation services	$20 co-pay per visit	Not Covered	See rehabilitation visit maximum.
	Skilled nursing care	$0 co-pay per admission	Not Covered	none
	Durable medical equipment	20% co-insurance	Not Covered	Preauthorization may be required for certain medical equipment. Contact Customer Service for detailed information.
	Hospice service	$0 co-pay	Not Covered	none
If your child needs dental or eye care	Eye exam	Not Covered	Not Covered	none
	Glasses	Not Covered	Not Covered	none
	Dental check-up	Not Covered	Not Covered	none

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
- Private-duty nursing
- Routine eye care (Adult)
- Cosmetic surgery
- Most coverage provided outside the United States. See www.healthalliance.org/stateofillinois
- Dental care (Adult)
- Non-emergency care when traveling outside the U.S.
- Weight loss programs
- Hearing aids

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
- Chiropractic care
- Infertility Services
- Routine foot 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.

For more information on your rights to continue coverage, contact the plan at 1-800-851-3379. 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: Health Alliance at 1-800-851-3379. 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 the Illinois Department of Insurance at 1-877-850-4740 or www.ins.state.il.us.

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 the minimum value standard for the benefits it provides.

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 minimum essential coverage.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-851-3379.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-851-3379.

Chinese (中文): 如果需要中文的帮助，**请拨打这个号码** 1-800-851-3379.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-851-3379.

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** $7040
- **Patient pays** $500

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	$300
Coinsurance	$0
Limits or exclusions	$200
Total	**$500**

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

- **Amount owed to providers:** $5,400
- **Plan pays** $4500
- **Patient pays** $900

Sample care costs:

Prescriptions	$2900
Medical Equipment and Supplies	$1300
Office Visits and Procedures	$700
Education	$300
Laboratory tests	$100
Vaccines, other preventive	$100
Total	**$5,400**

Patient pays:

Deductibles	$0
Copays	$600
Coinsurance	$100
Limits or exclusions	$200
Total	**$900**

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 **coinsurance** 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 **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.