



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 1-800-435-5694 or visit us at [www.pbaclaims.com](http://www.pbaclaims.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 <https://www.healthcare.gov/sbc-glossary/> or call 1-800-435-5694 to request a copy.

| Important Questions   | Answers  | Why This Matters:   |
|---|--|---|
| <p><b>What is the overall deductible?</b></p>                             | <p>The calendar year deductible is:<br/> <b>\$1,000</b> person / <b>\$3,000</b> family<br/>                     Prescription drug copayments don't count toward the deductible.</p>  | <p>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.</p>   |
| <p><b>Are there services covered before you meet your deductible?</b></p> | <p>Yes, the following services are covered before you meet your deductible: preventive care, diabetic supplies purchased from Direct Healthcare, prescription drugs, hearing aids, and vision.</p>   | <p>This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply.</p>  |
| <p><b>Are there other deductibles for specific services?</b></p>          | <p>Yes, there is a separate calendar year deductible for dental care: <b>\$50</b> person / <b>\$150</b> family</p>   | <p>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.</p>   |
| <p><b>What is the out-of-pocket limit for this plan?</b></p>              | <p>The calendar year out-of-pocket limit is met after your coinsurance is applied to:<br/> <b>\$15,000</b> of eligible expenses per person<br/> <b>\$45,000</b> of eligible expenses per family</p>  | <p>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 limit until the overall family out-of-pocket limit has been met.</p>  |
| <p><b>What is not included in the out-of-pocket limit?</b></p>            | <p>The out-of-pocket limit does not include deductibles, copays, coinsurance for hearing aids, routine colorectal cancer screenings and benefits payable at 50% when a person refuses to participate in the case management program, premiums, balance-billing charges, health care this plan doesn't cover.</p> | <p>Even though you pay these expenses, they don't count toward the out-of-pocket limit.</p>   |
| <p><b>Will you pay less if you use a network provider?</b></p>            | <p>Yes. For a list of network providers visit <a href="http://www.bcbsil.com">www.bcbsil.com</a> or call (800) 810-2583</p>  | <p>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.</p> |
| <p><b>Do you need a referral to see a specialist?</b></p>                 | <p>No.</p>   | <p>You can see the specialist you choose without a referral.</p>  |

## Catholic Diocese of Rockford: Employee Health Plan



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   |
|---|--|---|---|--|
|   |  | PPO Provider<br>(You will pay the least)  | Non-PPO Provider<br>(You will pay the most) |  |
| <b>If you visit a health care provider's office or clinic</b>   | Primary care visit to treat an injury or illness | 15% <u>coinsurance</u>  | 20% <u>coinsurance</u>                      | Chiropractor: \$1000 annual max  |
|   | <u>Specialist</u> visit                          | 15% <u>coinsurance</u>  | 20% <u>coinsurance</u>                      |  |
|   | <u>Preventive care/screening/immunization</u>    | No charge, no <u>deductible</u> for gynecological exam and pap smear/HPV test, prostate exam and PSA test and mammograms.<br><br>50% coinsurance (no <u>deductible</u> ) for colonoscopy and fecal occult blood test. |   | Covered services are limited to 1 annual gynecological exam and pap; 1 annual HPV lab; 1 annual Prostate exam and PSA; 1 mammogram ages 35-39; 1 mammogram every 2 years ages 40-49; 1 annual mammogram age 50+; 1 colonoscopy every 24 months and 1 fecal occult blood test per year. No other routine exams are covered. |
| <b>If you have a test</b>   | <u>Diagnostic test</u> (x-ray, blood work)       | 15% <u>coinsurance</u>  | 20% <u>coinsurance</u>                      | —————none—————   |
|   | Imaging (CT/PET scans, MRIs)                     | 15% <u>coinsurance</u>  | 20% <u>coinsurance</u>                      | —————none—————   |
| <b>If you need drugs to treat your illness or condition</b><br>More information about <b>prescription drug coverage</b> is available at (800) 325-1404 <a href="http://www.myCigna.com">www.myCigna.com</a> | Generic drugs                                    | \$20 copay/prescription (retail)<br>\$20 copay/prescription (mail order)  |   | <u>Deductible</u> does not apply.  |
|   | Preferred brand drugs                            | \$35 copay/prescription (retail)<br>\$35 copay/prescription (mail order)  |   | Limits: 30-day supply (retail); 90-day supply (mail order)   |
|   | Non-preferred brand drugs                        | \$50 copay/prescription (retail)<br>\$50 copay/prescription (mail order)  |   | Annual Flu shot: \$20 copay  |
|   | <u>Specialty drugs</u>                           | \$100 copay/prescription (mail order)   |   | Limit: 30-day supply   |
| <b>If you have outpatient surgery</b>   | Facility fee (e.g., ambulatory surgery center)   | 15% <u>coinsurance</u>  | 20% <u>coinsurance</u>                      | —————none—————   |
|   | Physician/surgeon fees                           | 15% <u>coinsurance</u>  | 20% <u>coinsurance</u>                      | —————none—————   |
| <b>If you need immediate medical attention</b>  | <u>Emergency room care</u>                       | 15% <u>coinsurance</u>  | 20% <u>coinsurance</u>                      | —————none—————   |
|   | <u>Emergency medical transportation</u>          | 15% <u>coinsurance</u>  | 20% <u>coinsurance</u>                      | —————none—————   |
|   | <u>Urgent care</u>                               | 15% <u>coinsurance</u>  | 20% <u>coinsurance</u>                      | —————none—————   |
| <b>If you have a hospital stay</b>  | Facility fee (e.g., hospital room)               | 10% <u>coinsurance</u>  | 20% <u>coinsurance</u>                      | —————none—————   |
|   | Physician/surgeon fees                           | 15% <u>coinsurance</u>  | 20% <u>coinsurance</u>                      | —————none—————   |

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| Common Medical Event  | Services You May Need                     | What You Will Pay  |   | Limitations, Exceptions, & Other Important Information  |
|---|---|--|---|---|
|   |   | PPO Provider<br>(You will pay the least)   | Non-PPO Provider<br>(You will pay the most) |   |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services                       | 15% <u>coinsurance</u>   | 20% <u>coinsurance</u>                      | ————none————  |
|   | Inpatient services                        | 10% <u>coinsurance</u>   | 20% <u>coinsurance</u>                      | ————none————  |
| If you are pregnant   | Office visits                             | 15% <u>coinsurance</u>   | 20% <u>coinsurance</u>                      | ————none————  |
|   | Childbirth/delivery professional services | 15% <u>coinsurance</u>   | 20% <u>coinsurance</u>                      | ————none————  |
|   | Childbirth/delivery facility services     | 15% <u>coinsurance</u>   | 20% <u>coinsurance</u>                      | ————none————  |
| If you need help recovering or have other special health needs            | <u>Home health care</u>                   | 15% <u>coinsurance</u>   | 20% <u>coinsurance</u>                      | ————none————  |
|   | <u>Rehabilitation services</u>            | 15% <u>coinsurance</u>   | 20% <u>coinsurance</u>                      | ————none————  |
|   | <u>Habilitation services</u>              | 15% <u>coinsurance</u>   | 20% <u>coinsurance</u>                      | ————none————  |
|   | <u>Skilled nursing care</u>               | 15% <u>coinsurance</u>   | 20% <u>coinsurance</u>                      | ————none————  |
|   | <u>Durable medical equipment</u>          | 15% <u>coinsurance</u>   | 20% <u>coinsurance</u>                      | Your cost share for diabetic supplies purchased from Direct Healthcare:<br>\$20 copay, no <u>deductible</u> ; for test strips;<br>20% <u>coinsurance</u> , no <u>deductible</u> , for insulin pump and supplies;<br>20% <u>coinsurance</u> for other contracted supplies. |
|   | <u>Hospice services</u>                   | 10% <u>coinsurance</u> (inpatient)<br>15% <u>coinsurance</u> (outpatient)<br>15% <u>coinsurance</u> (bereavement counseling) | 20% <u>coinsurance</u>                      | Bereavement counseling: \$500 maximum per family.   |
| If your child needs dental or eye care                                    | Children's eye exam                       | No charge, no <u>deductible</u>  | No charge, no <u>deductible</u>             | 1 exam per 23-month period and \$40 max for exam, including refraction.   |
|   | Children's glasses                        | No charge, no <u>deductible</u>  | No charge, no <u>deductible</u>             | 1 frame and 1 pair of lenses per 23-month period. Contact lens limit is \$115 per 23 months. Lenses: \$75 max. single vision, \$95 max. bi-focal, \$115 max. progressive. Frames: \$80 max.   |
|   | Children's dental check-up                | No charge, no <u>deductible</u>  | No charge, no <u>deductible</u>             | 2 exams per calendar year   |

## Catholic Diocese of Rockford: Employee Health Plan

### 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
- Long-term care
- Routine foot care
- Cosmetic surgery
- Non-emergency care when traveling outside the U.S.
- Weight loss programs

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

- Acupuncture (when performed by a physician)
- Dental care
- Infertility treatment (Creighton Model)
- Chiropractic care
- Hearing aids (your cost is 50% coinsurance and the max benefit is \$1,000 every 5 years)
- Private-duty nursing
- Routine eye care

**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](http://www.dol.gov/ebsa/healthreform), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://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](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: Professional Benefit Administrators, Inc., 900 Jorie Blvd. Suite 250; Oak Brook, IL 60523-3827 or 1-800-435-5694. 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](http://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'll 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:

Spanish (Español): Para obtener asistencia en español, llame al **1-800-435-5694**.

————— *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 <u>deductible</u>   | \$1,000 |
| ■ <u>Specialist coinsurance</u>          | 15%     |
| ■ <u>Hospital (facility) coinsurance</u> | 10%     |
| ■ <u>Other coinsurance</u>               | 15%     |

#### 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>\$12,800</b> |
|---------------------------|-----------------|

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

| Cost Sharing                      |                |
|-----------------------------------|----------------|
| <u>Deductibles</u>                | \$1,000        |
| <u>Copayments</u>                 | \$40           |
| <u>Coinsurance</u>                | \$1,350        |
| What isn't covered                |                |
| Limits or exclusions              | \$100          |
| <b>The total Peg would pay is</b> | <b>\$2,490</b> |

### Managing Joe's type 2 Diabetes

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

|  |         |
|--|---------|
| ■ The plan's overall <u>deductible</u>   | \$1,000 |
| ■ <u>Specialist coinsurance</u>          | 15%     |
| ■ <u>Hospital (facility) coinsurance</u> | 10%     |
| ■ <u>Other coinsurance</u>               | 15%     |

#### 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>\$7,400</b> |
|---------------------------|----------------|

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

| Cost Sharing                      |                |
|-----------------------------------|----------------|
| <u>Deductibles</u>                | \$1,000        |
| <u>Copayments</u>                 | \$1,240        |
| <u>Coinsurance</u>                | \$30           |
| What isn't covered                |                |
| Limits or exclusions              | \$150          |
| <b>The total Joe would pay is</b> | <b>\$2,420</b> |

### Mia's Simple Fracture

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

|  |         |
|--|---------|
| ■ The plan's overall <u>deductible</u>   | \$1,000 |
| ■ <u>Specialist coinsurance</u>          | 15%     |
| ■ <u>Hospital (facility) coinsurance</u> | 10%     |
| ■ <u>Other coinsurance</u>               | 15%     |

#### 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>\$1,900</b> |
|---------------------------|----------------|

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

| Cost Sharing                      |                |
|-----------------------------------|----------------|
| <u>Deductibles</u>                | \$1,000        |
| <u>Copayments</u>                 | \$0            |
| <u>Coinsurance</u>                | \$135          |
| What isn't covered                |                |
| Limits or exclusions              | \$0            |
| <b>The total Mia would pay is</b> | <b>\$1,035</b> |