

BENEFIT FUNDS OFFICE

OPEN ENROLLMENT IS HERE!

You are receiving this packet because you are eligible for a premium-free health plan through the SEIU Healthcare IL Benefit Funds Office.

SEIU Healthcare union workers fought for and won the right to health insurance, and it's our goal to make sure that every Union worker that needs health insurance is enrolled in a plan.

Whether you are already enrolled and will continue to receive coverage in the same great health plan, or haven't called us to enroll yet, we want to be sure to provide you with the basics about the health plan you qualify for.

See the enclosed Summary of Benefits and Coverage (SBC) for detailed information about your health insurance plan. Some of the important highlights about your health plan include:

	Primary Care Coverage	<ul style="list-style-type: none"> •Your plan provides free wellness exams and basic labs. •Getting care from a Primary Care doctor is the best way to manage and maintain your health.
	Prescription Drug Plan	<ul style="list-style-type: none"> •Your health plan provides prescription drug coverage, with many generic drugs offered for co-pays as low as \$1!
	Urgent Care Coverage	<ul style="list-style-type: none"> •Your health plan may offer an Urgent Care option, for sick visits that can't wait for an opening with your Primary Care doctor.
	Emergency Coverage	<ul style="list-style-type: none"> •Your health plan covers Emergency care at 100% after your co-pay, for true emergencies.

In addition to the above benefits, you also have access to discounted vision benefits through the Union. Information on how to access these benefits will be mailed to you in early January after you enroll.

Have questions? Call us! We are available from 8:30 – 5:00, Monday through Friday, at:

(773)385-9300

IF YOU ARE ALREADY ENROLLED, YOU DO NOT NEED TO ENROLL AGAIN – YOUR COVERAGE WILL CONTINUE.

IF YOU ARE READY TO ENROLL, FOLLOW THE INSTRUCTIONS BELOW:

CHILD CARE PROVIDERS

COMPLETE THE ENCLOSED APPLICATION AND W-9 FORM AND MAIL BACK. THE DEADLINE TO ENROLL IS _____

MAIL YOUR COMPLETED DOCUMENTS TO:

**SEIU HEALTHCARE IL BENEFIT FUNDS
2229 S HALSTED St, STE 122 CHICAGO IL 60608**

Or SCAN AND EMAIL TO: enroll@seiuhealthfund.org

HOME CARE PROVIDERS

**CALL US TO ENROLL. THE DEADLINE TO ENROLL IS _____
DON'T BE LATE!**

**FOR ENGLISH: CALL (773)385-9300 AND FOLLOW THE PROMPTS
PARA ESPAÑOL: LLAME AL (773)385-9300 X5001 Y SIGA LAS INDICACIONES**

**THIS PLAN IS FOR YOU ONLY. A SEPARATE DEPENDENT PLAN IS AVAILABLE
FOR \$1,020 PER MONTH. CALL US FOR MORE INFORMATION.**

PERSONAL ASSISTANTS

**CALL US TO ENROLL. THE DEADLINE TO ENROLL IS _____
DON'T BE LATE!**

**FOR ENGLISH: CALL (773)385-9300 AND FOLLOW THE PROMPTS
FOR SPANISH: CALL (773)385-9300 X5001 AND FOLLOW THE PROMPTS**

Does someone in your family or someone else you know need health insurance?
We can help. Have your friend or family member call **1-855-SIGN-UP8** for help finding affordable coverage on the ACA Marketplace.

Get to know your health insurance!

Health insurance can be confusing. Here's a list of health care terms you might need to know to help you choose a plan and then use that plan effectively.

OPEN ENROLLMENT The period of time each year when a health insurance plan allows members to enroll or change their plan.

PREMIUM The amount you or your employer pays each month in exchange for your health insurance.

COPAY The fixed amount you pay up front when you receive a medical service. For example, some plans require a \$10 copay for a visit to your Primary Care Physician and a \$20 copay for a visit to a specialist.

DEDUCTIBLE The amount that you must pay for medical services before your health insurance plan begins to pay a part. After this, the insurance covers their percentage of your services. The lower your deductible, the sooner your insurance starts to pay

COINSURANCE This is the percentage that you pay of your medical bills. For example, if your coinsurance percentage is 90/10 and the cost of your x-ray was \$1000, your insurance would cover \$900 of the bill, and you would only have to pay \$100. This charge is in addition to your copay. You pay your coinsurance until you reach your out-of-pocket maximum.

OUT-OF-POCKET MAXIMUM This is the most you will have to pay for your medical expenses for the entire year, as long as they are covered and in-network. After you reach this amount, your insurance pays 100% of covered, in-network medical bills.

IN-NETWORK Providers who your insurance company has negotiated a discount for medical services with are in-network. You pay less when you stay in-network for your care.

OUT-OF-NETWORK Providers who your insurance company has not negotiated a discount for medical services with are out-of-network. You pay more when you receive out-of-network care.

PROVIDER Any person or institution that provides medical care. Examples of providers include doctors, nurses, hospitals, and clinics.

CLAIM A request by a plan member or health care provider that the insurance company pays for its share of a medical service. Your insurance plan receives a claim every time you receive medical care.

PRE-AUTHORIZATION When your insurance requires a pre-authorization for a service or drug, your doctor must receive a pre-certification before you receive it. This ensures that the service or drug is medically necessary and that your insurance will help pay for it.

Don't let that minor pain turn into a major pain in your wallet.

Plan participants who go to the Emergency Room for non-emergencies will be penalized.
You will pay 50% of the total ER bill for non-emergencies.

What is a Non-Emergency?

Examples:

- ▲ Ear Infections
- ▲ Allergies
- ▲ Fever/Flu-Like Symptoms
- ▲ Sprain
- ▲ Sore Throat
- ▲ Urinary Tract Infections
- ▲ Minor Burns
- ▲ Pink Eye
- ▲ Upper Respiratory Infections

Going to the ER for minor issues is not the best way to get care. You have better options to get non-emergency treatment. Instead, go to:

- Your Primary Care Physician's office
- Urgent care center—Maximum \$50 copay (Not available for Advocate Plan members)
- Advocate Immediate Care Center—Maximum \$50 copay
- Advocate at Walgreens clinics

Attention: Very important information!

▲ For Union Medical Home or Union Health Services Plan Members:

- In case of an ER visit, you **must** contact your medical home as soon as possible and no later than 48 hours after emergency room treatment or an emergency admission to a hospital. Failure to notify your medical home may result in your being responsible for your entire Emergency Room bill.
- You must call your medical home before receiving immediate or urgent care treatment.
 - ▲ For UMC members (Nursing Home workers): Call **(312) 829-1134**
 - ▲ For UHS members (Home Care, Child Care, and Personal Assistant workers): Call **(312) 423-4200**
 - ▲ For other tips on how best to use your health insurance, call SEIU Healthcare IL Benefit Funds at **(773) 385-9300**.

This insurance is for you only; there is no dependent or spousal coverage.

If you have an uninsured family member or know someone who does not have health insurance, we can help. For assistance finding other coverage such as Medicaid, contact our benefit counselors directly at

1-855-SIGN-UP8 (1-855-744-6878).



SEIU Healthcare
United for Quality Care

(773) 385-9300 www.seiuhcilin.org/resources/healthcare/
2229 S. Halsted St., Suite 122, Chicago, IL 60608

SCOPE OF SERVICES *(continued)*

Vaccinations

- Chickenpox series (Varicella / Varivax)
- Flu (Influenza)
- Hepatitis A series
- Hepatitis B series
- Human Papillomavirus series (HPV / Gardasil 9) (Ages 9 - 26)
- Measles, Mumps, Rubella (MMRII)
- Meningitis (Meningococcal / Menactra)
- Pneumonia (Pneumococcal / Pneumovax & Prevnar 13)
- Shingles (Herpes Zoster / Zostavax)
- Tetanus, Diphtheria, Pertussis/Whooping Cough (Tdap / Adacel & Boostrix) (Ages 7 and up)
- Tetanus, Diphtheria (Td / Tenivax) (Ages 7 and up)

Point of Care Testing

- Blood Glucose
- Lipid Panel
- Mono
- Rapid Flu
- Rapid Strep
- Urinalysis
- Urine Pregnancy

Other Treatments

- Breathing treatments with nebulizer
- PPD / Tuberculosis testing

For a list of Advocate Health Care providers, including

■ **Primary Care Physicians (PCP's)**

■ **Specialists**

■ **Immediate Care Centers**

visit:

to www.advocatehealth.com/findadoctor

or call:

1-800-3-ADVOCATE (1-800-323-8622)

or

SEIU Health Fund at 773-385-9300



SEIUHealthcare
 United for Quality Care

Need additional help finding a provider, or have questions about your coverage?

Contact us by phone at

773-385-9300



SCOPE OF SERVICES

Acute Illness and Injury Care

- Acne
- Allergies (seasonal)
- Bronchitis
- Burns (minor)
- Cold
- Corneal (eye) abrasions
- Cough
- Diarrhea, nausea & vomiting
- Ear ache & ear infections
- Ear wax removal
- Eczema
- Fever
- Flu
- Head lice
- Headaches & migraines
- Hives
- Impetigo
- Joint pain
- Laryngitis
- Minor back pain
- Minor cut & wound closure with skin adhesive
- Mononucleosis (Mono)
- Mouth & cold sores
- Pink eye and styes
- Poison ivy, poison oak & poison sumac
- Rashes
- Ringworm
- Scabies
- Sinus infections
- Skin infections & irritations
- Skin tag removal
- Sore throat & strep throat
- Splinter removal
- Sprains & strains
- Swimmer's ear
- Tick/insect bites & stings
- Upper respiratory infections
- Urinary tract infections

continued on inside

ADVOCATE Clinic at *Walgreens* LOCATIONS

CHICAGO

1633 W 95th St., **Chicago, IL**
11 E 75th St., **Chicago, IL**
1554 E 55th St., **Chicago, IL**
5600 W Fullerton Ave., **Chicago, IL**
3405 S King Dr., **Chicago, IL**
410 N Michigan Ave., **Chicago, IL**
1601 N Milwaukee Ave., **Chicago, IL**
79 W Monroe St., **Chicago, IL**
5625 N Ridge Ave., **Chicago, IL**
151 N State St., **Chicago, IL**
1601 N Wells St., **Chicago, IL**
7510 N Western Ave., **Chicago, IL**

SOUTH SUBURBS

522 Torrence Blvd.,, **Calumet City IL**
20002 S Wolf Rd., **Mokena, IL**
4740 W 95th St., **Oak Lawn, IL**
14680 La Grange Rd., **Orland Park, IL**
24801 W 135th St., **Plainfield, IL**
4822 Caton Farm Rd., **Plainfield, IL**
498 N Weber Rd., **Romeoville, IL**

NORTHERN SUBURBS

3 E Golf Rd., **Arlington Heights, IL**
15 N Buffalo Grove Rd., **Buffalo Grove, IL**
151 Northwest Hwy., **Crystal Lake, IL**
930 Elk Grove Town Center., **Elk Grove Village**
7501 Grand Ave., **Gurnee, IL**
12000 Princeton Dr., **Huntley, IL**
1770 N Milwaukee Ave., **Libertyville, IL**
910 N Rand Rd., **Lake Zurich, IL**
3925 W Elm St., **McHenry, IL**
9301 Waukegan Rd., **Morton Grove, IL**
1701 E Kensington Rd., **Mount Prospect, IL**
1825 Willow Rd., **Northfield, IL**
375 E Dundee Rd., **Palatine, IL**
800 Devon Ave., **Park Ridge, IL**
305 W Rollins Rd., **Round Lake, IL**
10 N Milwaukee Ave., **Wheeling, IL**

WEST SUBURBS

1207 N Randall Rd., **Aurora, IL**
6800 Ogden Ave., **Berwyn, IL**
101 Lily Cache Ln., **Bolingbrook, IL**
1000 Ogden Ave., **Downers Grove, IL**
324 Roosevelt Rd., **Glen Ellyn, IL**
5500 County Farm Rd., **Hanover Park, IL**
4101 First Ave., **Lyons, IL**
1799 Douglas Rd., **Montgomery, IL**
63 W 87th St., **Naperville, IL**
3351 W Main Street., **St. Charles**
200 E Roosevelt Rd., **Villa Park, IL**
1 East Ogden Ave., **Westmont, IL**

ADVOCATE HOSPITALS

Advocate Christ Medical Center

4440 West 95th Street, Oak Lawn IL 60453

Advocate Condell Medical Center

801 South Milwaukee Avenue
Libertyville IL 60048

Advocate Good Samaritan

3815 Highland Avenue
Downers Grove IL 60515

Advocate Good Shepherd Hospital

450 West Highway 22, Barrington IL 60010

Advocate Illinois

Masonic Medical Center

836 W. Wellington Avenue, Chicago IL 60657

Advocate Lutheran General Hospital

1775 Dempster Street, Park Ridge IL 60068

Advocate Sherman Hospital

1425 N. Randall Road, Elgin IL 60123

Advocate South Suburban Hospital

17800 South Kedzie Avenue
Hazel Crest IL 60429

Advocate Trinity Hospital

2320 East 93rd Street, Chicago IL 60617



For a list of Advocate Health
Care providers, including

■ Primary Care Physicians (PCP's)

■ Specialists

■ Immediate Care Centers

visit:

www.advocatehealth.com/physiciandirectory

or call:

1.800.3.ADVOCATE

or

SEIU Health Fund at 773-385-9300



SEIU Healthcare
United for Quality Care

Need additional help finding a provider, or
have questions about your coverage?
Contact us by phone at

773-385-9300



AdvocateAuroraHealth®

Immediate Care Centers & Hospitals

ADVOCATE IMMEDIATE CARE CENTERS

Conditions We Treat:

- Allergies
- Backaches
- Coughs, Colds, Fevers
- Cuts Needing Stitches
- Earaches, Sinusitis and Strep Throat
- Dehydration
- Diarrhea
- Fractures and Athletic Injuries
- Gynecological and Urinary Problems
- Headaches
- Simple Wounds and Lacerations
- Mild stomach aches
- Minor Eye Problems and Nose Bleeds
- Minor Skin Infections and Burns
- Nausea
- Nosebleeds
- Poison Ivy
- Rashes
- Respiratory Illnesses
- Sore Throats
- Sprains, Strains, or Minor Broken Bones (no compound fractures)
- Urinary Tract Infections
- Vomiting
- X-rays available on site

ADVOCATE IMMEDIATE CARE CENTER LOCATIONS

CHICAGO

Beverly **773-445-3500**

9831 S Western Avenue
Chicago, IL 60643
Mon. - Sat. 9am - 11pm, Sun. 10am - 11pm

Irving and Western **773-275-7700**

4025 N. Western Avenue
Chicago, IL 60618
Mon. - Fri. 5pm - 9pm, Sat. - Sun. 8am - 4pm

Sykes MLK Drive **312-842-7117**

2545 S Martin Luther King Drive
Chicago, IL 60616
Sat. 12pm - 8pm, Sun. 10am - 6pm

NORTH WESTERN SUBURBS

Algonquin **708-481-8883**

600 S. Randall
Algonquin, IL 60102
Mon. -Sun. 7am - 11pm

Elgin **224-783-4440**

2320 Royal Blvd
Elgin, IL 60123
Mon. - Fri. 7am - 9pm, Sat. - Sun. 7am - 4pm

South Elgin **224-783-5000**

2000 McDonald Road
South Elgin, IL 60177
Mon. - Fri. 7am - 9pm, Sat. - Sun. 7am - 4pm

NORTHERN SUBURBS

Niles **847-647-0355**

7255 North Caldwell
Niles, IL 60714
Mon. - Fri. 8am - 8pm, Sat. - Sun. 8am - 4pm

Glenview, Waukegan Road **847-901-9880**

1412 Waukegan Road
Glenview, IL 60025
Mon. - Fri. 5pm - 9pm, Sat. - Sun. 8am - 4pm

Crystal Lake **815-479-8020**

525 Congress Parkway
Crystal Lake, IL 60014
Mon. -Sun. 9am - 8pm

Gurnee **630-249-2800**

1445 Hunt Club Road
Gurnee, IL 60031
Mon. -Sun. 7am - 10pm

Round Lake Beach **847-740-2500**

2 East Rollins Road
Round Lake Beach 60073
Mon. -Sun. 8am - 8pm

Vernon Hills **847-680-0500**

6 Phillip Road
Vernon Hills, IL 60061
Mon. -Sun. 8am - 8pm

SOUTH SUBURBS

Olympia Fields **708-481-888**

4001 Vollmer Road
Olympia Fields, IL 60461
Fri. 5pm - 10pm
Sat. 12pm - 8pm, Sun. 10am - 6pm

WESTERN SUBURBS

Downers Grove **630-275-6840**

6840 South Main Street
Downers Grove, IL 60516
Mon. - Fri. 8am - 8pm, Sat. - Sun. 8am - 6pm

Lemont **630-243-7100**

15900 W. 127th Street
Lemont, IL 60439
Mon. - Fri. 10am - 8pm, Sat. - Sun. 8am - 6pm

CENTRAL ILLINOIS

Franklin **309-268-2727**

1302 Franklin Avenue. Suite 1100
Normal, IL 61781
Mon. - Fri. 12pm - 8pm

Bloomington **309-556-7556**

3024 East Empire, First Floor,
Bloomington, IL 61704
Mon. - Fri. 7am - 8pm, Sat. - Sun. 8am - 5pm



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 773-385-9300. 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.dol.gov or call 773-385-9300 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	\$300 In-Network \$600 Out-of-Network	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay.
Are there services covered before you meet your deductible ?	Yes. Preventive care and primary care 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?	No	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan ?	\$3,000 In-Network Medical Benefit \$3,600 In-Network Prescription Drug Benefit	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 ?	Any amounts not paid by the Plan for out-of-network charges, non-covered charges, or penalties	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. The network is HealthLink 1-800-624-2356	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 [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
		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	\$15 copayment	50% coinsurance ; deductible applies	
	Specialist visit	\$15 copayment	50% coinsurance ; deductible applies	
	Preventive care/screening/immunization	No charge	50% coinsurance ; deductible applies	
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance ; deductible applies	50% coinsurance ; deductible applies	
	Imaging (CT/PET scans, MRIs)	20% coinsurance ; deductible applies	50% coinsurance ; deductible applies	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at Optum 1-888-354-0090	Generic drugs – Medication Cost at point of sale \$0-\$15 Greater than \$15	\$1 copayment 40% coinsurance	Not Covered	You must use your Optum prescription care to receive these discounts.
	Preferred brand drugs – Medication Cost at point of sale \$0 - \$30 Greater than \$30	\$8 copayment 40% coinsurance	Not Covered	You must use your Optum prescription care to receive these discounts.
	Non-preferred brand drugs – All Cost	40% coinsurance	Not Covered	You must use your Optum prescription care to receive these discounts.
	Specialty drugs	Not Covered	Not Covered	Not Covered
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance ; deductible applies	50% coinsurance ; deductible applies	Contact Hines & Associates, Inc. at 888-827-7926 or www.precertcare.com for preauthorization .
	Physician/surgeon fees	20% coinsurance ; deductible applies	50% coinsurance ; deductible applies	Contact Hines & Associates, Inc. at 888-827-7926 or www.precertcare.com for preauthorization . \$100 penalty for no preauthorization .
If you need immediate medical attention	Emergency room care	\$200 copayment	\$200 copayment	\$200 copayment is waived if admitted to the hospital. If you receive treatment in a hospital emergency room for a condition that

[* For more information about limitations and exceptions, see the [plan](#) or policy document or by calling 773-385-9300.]

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
				DOES NOT meet the Plan's definition of an emergency, the benefits you would have otherwise received for that treatment will be reduced by 50%.
	Emergency medical transportation	20% coinsurance ; deductible applies	20% coinsurance ; deductible applies	
	Urgent care	\$15 copayment	50% coinsurance ; deductible applies	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance ; deductible applies	50% coinsurance ; deductible applies	Contact Hines & Associates, Inc. at 888-827-7926 or www.precertcare.com for preauthorization . \$100 penalty for no preauthorization .
	Physician/surgeon fees	20% coinsurance ; deductible applies	50% coinsurance ; deductible applies	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% coinsurance ; deductible applies	50% coinsurance ; deductible applies	
	Inpatient services	20% coinsurance ; deductible applies	50% coinsurance ; deductible applies	Contact Hines & Associates, Inc. at 888-827-7926 or www.precertcare.com for preauthorization . \$100 penalty for no preauthorization .
If you are pregnant	Office visits	\$15 copayment	50% coinsurance ; deductible applies	
	Childbirth/delivery professional services	20% coinsurance ; deductible applies	50% coinsurance ; deductible applies	
	Childbirth/delivery facility services	20% coinsurance ; deductible applies	50% coinsurance ; deductible applies	Contact Hines & Associates, Inc. at 888-827-7926 or www.precertcare.com for preauthorization . \$100 penalty for no preauthorization .
If you need help recovering or have other special health needs	Home health care	20% coinsurance ; deductible applies	50% coinsurance ; deductible applies	Contact Hines & Associates, Inc. at 888-827-7926 or www.precertcare.com for preauthorization . \$100 penalty for no preauthorization .

[* For more information about limitations and exceptions, see the [plan](#) or policy document or by calling 773-385-9300.]

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Rehabilitation services	20% coinsurance ; deductible applies	50% coinsurance ; deductible applies	Contact Hines & Associates, Inc. at 888-827-7926 or www.precertcare.com for preauthorization . \$100 penalty for no preauthorization .
	Habilitation services	20% coinsurance ; deductible applies	50% coinsurance ; deductible applies	Contact Hines & Associates, Inc. at 888-827-7926 or www.precertcare.com for preauthorization . \$100 penalty for no preauthorization .
	Skilled nursing care	20% coinsurance ; deductible applies	50% coinsurance ; deductible applies	Subject to 90-day calendar year maximum (in-network and out-of-network benefits combined). Contact Hines & Associates, Inc. at 888-827-7926 or www.precertcare.com for preauthorization . \$100 penalty for no preauthorization .
	Durable medical equipment	20% coinsurance ; deductible applies	50% coinsurance ; deductible applies	Contact Hines & Associates, Inc. at 888-827-7926 or www.precertcare.com for preauthorization .
	Hospice services	20% coinsurance ; deductible applies	50% coinsurance ; deductible applies	Contact Hines & Associates, Inc. at 888-827-7926 or www.precertcare.com for preauthorization . \$100 penalty for no preauthorization .
If your child needs dental or eye care	Children's eye exam	Not Covered	Not Covered	
	Children's glasses	Not Covered	Not Covered	
	Children's dental check-up	Not Covered	Not Covered	

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)		
<ul style="list-style-type: none"> • Acupuncture • Cosmetic Surgery • Dental care (Adult) • Hearing aids 	<ul style="list-style-type: none"> • Infertility treatment • Long-term care • Non-emergency care when traveling outside the U.S. 	<ul style="list-style-type: none"> • Private-duty nursing • Routine eye care (Adult) • Routine foot care • Weight loss programs

[* For more information about limitations and exceptions, see the [plan](#) or policy document or by calling 773-385-9300.]

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

- Bariatric surgery (must meet all criteria: your Primary Care Physician has recommended the treatment, your Primary Care Physician states you are at least 100 pounds over your medically desirable weight, you have a body mass index of 45 or more, the obesity is a threat to your life due to life threatening co-morbidities, such as diabetes, heart disease, hypertension, etc., you have a documented history of unsuccessful attempts to reduce weight by more conservative measures, you have successfully completed a psychiatric evaluation and have no psychiatric conditions which may reduce the chances the surgery will have long-term success, you actively participate in a Disease Management program with Hines & Associates for six months prior to surgery which includes nutritional counseling and a weight reduction program, and you have not had any form of bariatric surgery in the past. Revision bariatric surgeries are not covered under the Plan.
- Chiropractic care (Chiropractic Care is covered at 50% with a calendar maximum of 20 visits).

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: 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 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 773-385-9300.]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 773-385-9300.]

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 773-385-9300.]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 773-385-9300.]

To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.

PRA Disclosure Statement: According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is **0938-1146**. The time required to complete this information collection is estimated to average **0.08** hours per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

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](#) \$300
- [Specialist \[cost sharing\]](#) \$15
- Hospital (facility) [\[cost sharing\]](#) 20%
- Other [\[cost sharing\]](#) 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*)

Total Example Cost	\$12,700
---------------------------	-----------------

In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$300
Copayments	\$0
Coinsurance	\$2500
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$2900

Managing Joe's Type 2 Diabetes

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

- The [plan's](#) overall [deductible](#) \$300
- [Specialist \[cost sharing\]](#) \$15
- Hospital (facility) [\[cost sharing\]](#) 20%
- Other [\[cost sharing\]](#) 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*)

Total Example Cost	\$5,600
---------------------------	----------------

In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$300
Copayments	\$30
Coinsurance	\$1500
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$1850

Mia's Simple Fracture

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

- The [plan's](#) overall [deductible](#) \$300
- [Specialist \[cost sharing\]](#) \$15
- Hospital (facility) [\[cost sharing\]](#) 20%
- Other [\[cost sharing\]](#) 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*)

Total Example Cost	\$2,800
---------------------------	----------------

In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$300
Copayments	\$200
Coinsurance	\$300
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$800

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

OUR EXPERIENCE WORKS FOR YOU!

Hines has a solid reputation nationwide for proactive, innovative, and professional health care management.

For more information please check with your human resource department or with the plan administrator whose number is on your benefit card.



PERSONALIZED MANAGED HEALTHCARE

HINES & ASSOCIATES, INC.

Corporate Office
115 East Highland Avenue
Elgin, IL 60120

www.hinesassoc.com
www.precertcare.com



HINES & ASSOCIATES, INC.

**YOUR CASE
MANAGEMENT
BENEFIT**

YOUR HEALTH IS OUR MAIN CONCERN



WHO IS HINES & ASSOCIATES

Hines & Associates, Inc. is the company chosen by your health benefit plan to provide Case Management Services for you and your eligible dependents.

WHAT IS CASE MANAGEMENT

The purpose of the Hines' Case Management program is to help insureds/members who may be experiencing a potentially serious health condition. You will work with a registered nurse who will understand your condition, needs and concerns. The Hines nurses' goals are for you to be knowledgeable about your medical condition, involved in your care, and assist with the coordination of your care.

Hines is HIPAA (Health Insurance Portability and Accountability Act) compliant and all medical information we receive from you or your physician will be protected.

WHAT WILL THIS SERVICE COST ME

This service is free to you. It is part of your benefit plan in an effort to help you understand your medical care and diagnosis.

HOW DOES THE CASE MANAGEMENT PROCESS BEGIN

- You may be identified as a candidate for case management due to a recent health episode
- Self referral: If you've recently been diagnosed with an illness you don't understand and feel you need help

FOR CASE MANAGEMENT SELF REFERRAL, CALL HINES TODAY AT 1-800-592-8097

HOW DO YOU KNOW IF YOU ARE PRECERTIFIED?

Hines will send you a "personal and confidential" letter. If you do not get a letter in five business days, call Hines' toll-free number shown on the back of your benefit card, or contact your Benefit Manager or your Human Resource Department.

If you are not approved, you and your doctor can disagree with Hines' decision. You will receive a letter that explains your rights and the next step you should take.



REMEMBER, PRECERTIFICATION DOES NOT GUARANTEE PAYMENT OF BENEFITS.

IF YOU HAVE QUESTIONS ABOUT YOUR BENEFITS, CHECK WITH YOUR BENEFIT MANAGER OR HUMAN RESOURCE DEPARTMENT.

OUR EXPERIENCE WORKS FOR YOU

UTILIZATION REVIEW (UR) PATIENT'S RIGHTS AND RESPONSIBILITIES

UR participants have the right to:

- Know we only make decisions on medical necessity. It is not a guarantee the claim will be paid.
- Promptness from start to finish of the process.
- Information on the UR process and how things are done.
- Assistance from our customer service team and nurses.
- Confidentiality. To have their information released only to appropriate parties.
- Receive UR services without discrimination.
- Be treated with respect.
- Be able to voice complaints without fear.

UR participants have the responsibility to:

- Contact us in a timely manner to start the precert process.
- Call us back if we contact them.
- Verify benefits and eligibility with the claim payor.
- Check the PPO status of the providers they are using. If out of network, to check with their claim payor to see if their benefits will be reduced.



PERSONALIZED MANAGED HEALTHCARE

HINES & ASSOCIATES, INC.

Corporate Office
115 East Highland Avenue
Elgin, IL 60120

www.hinesassoc.com



© GCC/IBT 1317-M

IT'S EASY TO PRECERTIFY!

Important Information About Your Medical Benefits.



HINES IS YOUR "PRECERT COMPANY."
TO PRECERTIFY, YOU, YOUR DOCTOR,
RELATIVE, OR FRIEND MUST CALL HINES.

YOUR HEALTH IS OUR MAIN CONCERN

HINES & ASSOCIATES,
EXPERTS IN HEALTHCARE,
HAVE BEEN SELECTED
TO HELP YOU WITH THE
"PRECERTIFICATION"
PROCESS.

When you or your dependents have been told by a doctor that a hospital stay, medical testing, procedure or surgery is needed, you must "precertify". This is what you must do to seek approval for the hospital stay or procedure.

Remember, if you do not precertify, your medical benefits could be reduced. Maternity precertification can be started as soon as you become aware of your pregnancy.



The goal of precertification is to help you receive quality care. Care that is medically necessary and the least invasive with the best outcomes. Sometimes more conservative options can have the same results with less risk.

WHAT INFORMATION DO YOU NEED WHEN YOU CALL?

- Address, phone, and ID number
- Workplace name and phone number
- Doctor's name, address, and phone number
- Hospital or facility's name and phone number
- Diagnosis and kind of surgery
- Date of admission or surgery

WHAT IF YOU GET A RECORDING?

Leave your name and phone number and Hines will contact you. In most cases, your phone call will meet the necessary requirement of your benefit plan.

CALL! IT'S FREE!

When you call Hines, you will work with a Registered Nurse who will make sure you receive the support you deserve.

The toll-free number to reach Hines is on the back of your medical benefit card, or contact your Benefits Manager or Human Resource Department.

Or precert online at www.precertcare.com