



THE UNIVERSITY OF
CHICAGO

**Postdoctoral Researcher
Benefit Program**

Medical Insurance

PROVIDED BY



**BlueCross BlueShield
of Illinois**

Disclaimer: This benefit plan information shown in this benefits plan overview is illustrative only. To the extent the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance ; the underlying insurance documents will govern in all cases.

What is an HMO plan?

Under the HMO model, the member must choose a Primary Care Physician (PCP) contracted with the HMO plan at the time of enrollment (provider directory links are available on the GPA website). Each family member can have a different PCP. Your PCP becomes your healthcare “gatekeeper”.

You are allowed to change your PCP once a month if you are not satisfied with your current choice.

If the member is in need of treatment from a Specialist or is in need of an In-Patient or Out-Patient procedure, he/she must obtain a referral from their PCP prior to any type of consultation or treatment. If the referral is not obtained, no benefits will be paid.

There is no Out-of-Network benefit (except in the case of an emergency).

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BCBSIL HMO MEDICAL PLAN

MEDICAL BENEFITS

PHYSICIAN OFFICE VISIT
SPECIALIST OFFICE VISIT
HOSPITALIZATION:

Inpatient
Outpatient
Maternity

PRESCRIPTION DRUGS:

Tier 1
Tier 2
Tier 3

EMERGENCY ROOM VISITS
ROUTINE PHYSICAL EXAM
MENTAL HEALTH

Outpatient
Inpatient

ANNUAL MAXIMUM OUT OF POCKET

DEDUCTIBLE:

Individual
Family

LIFETIME MAXIMUM

In-Network (Scholar Pays)

\$15 Copay
\$25 Copay

\$250 Copay per admission
\$0
\$250 Copay per admission

\$8 Copay
\$20 Copay
\$35 Copay
\$75 Copay (waived if admitted)
\$0

\$10 Copay
\$250 Copay per admission
\$1,500 Individual
\$3,000 Family

N/A
N/A
Unlimited

What is a PPO plan?

There is an In-Network and Out-of-Network component.

The In-Network benefits will be greater than the Out-of-Network benefits.

At the time of service, the member has the ability to seek care from a Specialist, without having to obtain a referral from a PCP.

The contractual agreement between the PPO plan and the Provider is on a “discounted fee for service” basis. This means that the provider who participates in the network has agreed to provide their service on an agreed upon, discounted fee. The Provider who is not in the network will not agree to that discounted fee and will typically charge a “Reasonable and Customary” fee.

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BCBSIL PPO MEDICAL PLAN

MEDICAL BENEFITS

IN-NETWORK Scholar Pays

OUT-OF-NETWORK Scholar Pays

PHYSICIAN OFFICE VISIT
SPECIALIST OFFICE VISIT
HOSPITALIZATION:

20%*
20%*

50%*
50%*

Inpatient
Outpatient
Pregnancy

20%*
20%*
20%*

\$300 Copay | 50%*
50%*
\$300 Copay | 50%*

PRESCRIPTION DRUGS:

Tier 1
Tier 2
Tier 3

\$8 Copay
\$20 Copay
\$35 Copay

\$8 Copay | 25%
\$20 Copay | 25%
\$35 Copay | 25%

EMERGENCY ROOM VISITS
ROUTINE PHYSICAL EXAM
MENTAL HEALTH

\$75 Copay
\$0

\$75 Copay
50%*

Outpatient
Inpatient

20%*
20%*

50%*
\$300 Copay | 50%*

ANNUAL MAXIMUM OUT OF POCKET

\$2,000 Individual
\$4,000 Family

\$10,000 Individual
\$20,000 Family

DEDUCTIBLE:

Individual
Family

\$250
\$600

\$5,000
\$10,000

LIFETIME MAXIMUM

Unlimited

Unlimited

* Subject to Deductible

University of Chicago Medical Center (UCMC)

- ✓ If you desire to seek your services from a physician located in the **University of Chicago Medical Center**, you will need to choose the **PPO** medical as your health plan.
- ✓ **The UCMC is not a provider in the HMO network**

Emergency Services

- ✓ The hospital emergency room is to be used only if the situation is life threatening.
- ✓ The Immediate (Urgent) Care Center should be used as often as possible to avoid additional charges.
- ✓ The Immediate Care Center is open 24 hours and is available to treat most non-life threatening emergencies, as broken bones (not multiple fractures), wounds not bleeding profusely, fevers and flu symptoms.
- ✓ The difference in copay is substantial: **\$75 copay for emergency room** vs **\$15 for HMO immediate care**, 20% in-network PPO.
- ✓ There are 8 Immediate Care Centers in the University of Chicago area.

Wellness Programs

BlueAccess

This is an online member portal. Once you have your member ID, you may register for access to this site. You may view your medical visits and claims status, print temporary ID cards, and gain access to other important informational sources.

Special Beginnings

This program provides valuable info for expectant mothers, providing resources and tools dedicated to the health of mother and baby. A 24 hour, toll free number staffed by maternity nurses is also available.

LiveOn Health Portal

This is an online health resource providing information and tools designed to help you maintain your health (Replacing Personal Health Manager).

Wellness Programs

LIVE ON HEALTH PORTAL

OnMyTime

Self directed courses that allow you to work at your own pace to reach your health goals. Information on nutrition, fitness, weight management, tobacco cessation and stress.

OnMyWay

Health Assessment. A personal wellness report is provided upon completion of the health assessment. Your answers help tailor the Liveon portal with programs that can help you reach your goals.

Life Points Program

Earn points by taking part in wellness activities. Points can be redeemed in an online shopping mall.

Fitness Program

8,000 participating gyms with unlimited access. Month to month memberships. Bonus Life Points for weekly visits.