



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 GBS 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

\$10 Copay
\$30 Copay
\$50 Copay
\$100 visit (waived if admitted)
no cost

\$15 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

| | <u>IN-NETWORK Scholar Pays</u> | <u>OUT-OF-NETWORK Scholar Pays</u> |
|-------------------------------------|--------------------------------------|--|
| PHYSICIAN OFFICE VISIT | 20%* | 50%* |
| SPECIALIST OFFICE VISIT | 20%* | 50%* |
| HOSPITALIZATION: | | |
| Inpatient | 20%* | \$300 Copay 50%* |
| Outpatient | 20%* | 50%* |
| Pregnancy | 20%* | \$300 Copay 50%* |
| PRESCRIPTION DRUGS: | | |
| Tier 1 | \$10 Copay | \$10 Copay 25% |
| Tier 2 | \$30 Copay | \$30 Copay 25% |
| Tier 3 | \$50 Copay | \$50 Copay 25% |
| EMERGENCY ROOM VISITS | \$100 visit/ plus 20% | \$100 visit/plus 20% |
| ROUTINE PHYSICAL EXAM | no cost | 50%* |
| MENTAL HEALTH | | |
| Outpatient | 20%* | 50%* |
| Inpatient | 20%* | 50%* |
| ANNUAL MAXIMUM OUT OF POCKET | \$2,500 Individual \$5,000 Family | \$10,000 Individual \$20,000 Family |
| DEDUCTIBLE: | | |
| Individual | \$250 | \$5,000 |
| Family | \$600 | \$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**

Medical Plan Comparison Chart

| | BCBSIL HMO | BCBSIL PPO |
|--|---------------------------|----------------------------|
| | HMO (Network Only) | Network / Non-Network |
| In-Network Deductible (Single/Family) | None | \$250 / \$600 |
| Out-of-Network Deductible (Single/Family) | None | \$5,000 / \$10,000 |
| In-Network Out-of-Pocket Maximum (Single/Family) | \$1,500 / \$3,000 | \$2,500 / \$5,000 |
| Prescription drug expense limit | \$5,100/ \$10,200 | \$4,600/ \$9,200 |
| Out-of-Network Out-of-Pocket Maximum (Single/Family) | N/A | \$10,000/ \$20,000 |
| Office Visit Copay (PCP/Specialist) | \$15 / \$25 copay | 20% |
| Co-Insurance Amount (In-Network/Out-of-Network) | N/A | 20%* / 50%* |
| Hospital | \$250 copay per admission | 20%* / 50%* |
| Outpatient Surgery | No charge | 20%* |
| Emergency Room | \$100 Copay | \$100 copay/visit plus 20% |
| Urgent Care | \$15 Copay | 20% |
| Retail Rx Copays | \$10 / \$30/ \$50 /\$75 | \$10 / \$30/ \$50 /\$75 |

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.

| Medical Plan | Urgent Care | Emergency Room |
|------------------------|-------------|-------------------------------|
| BCBSIL HMO Plan | \$15 copay* | \$100 copay** |
| BCBSIL PPO Plan | 20% | \$100 copay/visit plus 20% ** |

*Must be affiliated with the member's assigned medical group or referral is required.

**Copay waived if admitted.

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).

24/7 Nurseline

The 24/7 Nurseline is staffed by registered nurses who are available 24 hours a day, 7 days a week. Nurses guide members to the appropriate level of care for their health issue, answer general health questions and direct members to an audio library of more than 300 health topics available in English and Spanish

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.