

Individual Health Benefits Program

For ISMS, CMS and ISDS Members and Their Families



Physicians' Benefits Trust

Designed for Physicians by Physicians



Exclusively for ISMS, CMS, and ISDS Members...

A Broad Selection of Individual Health Plans Offering You and Your Family Uncompromising Quality, Flexibility and Value.

As a medical professional, you are among the most qualified to judge the quality and completeness of a health insurance program for yourself and your family.

So when the Illinois State Medical Society (ISMS) and Chicago Medical Society (CMS) joined forces to form the Physicians' Benefits Trust, their primary goal was to develop an individual health plan program that meets and exceeds your expectations. That goal has now been expanded to include members of the Illinois State Dental Society.

PBT provides you and your eligible family members a wide choice of coverage options to best suit your individual needs. And as an ISMS, CMS, or ISDS member, you can enjoy the same level of benefits and value that you might expect with large group coverage.



Why Choose Physicians' Benefits Trust

The PBT Individual Health Benefits Program was designed exclusively for the needs of Illinois State Medical Society, Chicago Medical Society, and Illinois State Dental Society members and their families. When you choose PBT, you benefit from several distinct advantages:

- PBTLIC is a wholly owned subsidiary of ISMIE Mutual Insurance Company.
- The program is managed by Physicians and Dentists.
- You enjoy "Freedom of Choice" to select any doctor or hospital plus there is an extensive network of participating physicians, hospitals, and other health care providers.
- Exclusively for physicians and dentists – Your coverage is completely portable and travels with you, not your employment.
- Coverage is guaranteed renewable.
- The PBT Health Plans provide some of the most comprehensive eligibility for dependent children.
- Deductible Carry Over for plans that are not HSA Qualified – Any covered expenses incurred in October, November, and December in any calendar year that go toward satisfaction of the deductible will be carried forward and applied toward the deductible amount for the next calendar year.
- No pre-existing condition exclusion for children under age 19.
- There are no lifetime benefit maximums.

What You need to Know about These Plans

Eligibility - You are eligible for the PBT Individual Health Benefits Program if you, as the primary insured, are a member of the Illinois State Medical Society, Chicago Medical Society, or the Illinois State Dental Society.

Eligible dependents include a lawful spouse and children under age 26 regardless of marital status or financial dependency. Children over age 26 are eligible if they are full time students, are unmarried, and financially dependent on you. Children who are military veterans may be covered to age 30 subject to certain additional requirements.

All PBT health care plans are completely portable. So, even if you change employers, your PBT health care insurance travels with you.

Prescription drugs: Participation in a pharmacy discount and mail order program is included. Coverage is optional in the Value PPO and HSA Plans. In addition, prescription drugs are reimbursable as any other plan benefit.

All plans include \$10,000 Group Term Life Insurance with Accidental Death and Dismemberment benefit for each primary insured participant. Benefits also include a Waiver of Premium feature for total disability.

Additionally, if your retirement occurs before age 65, you and your covered dependents are eligible to remain insured in a PBT Health Insurance Plan.

If your retirement occurs after age 65, you qualify for a PBT Medicare Supplement Plan. If you and your spouse are currently covered by a PBT Health Insurance Plan, you may both transfer at age 65, without any pre-existing condition limitation, to a PBT Medicare Supplement Plan.

HIGHLIGHTS OF THE PBT PREFERRED PPO AND PREFERRED CHOICE INDEMNITY PLANS

- Choose from a wide selection of deductibles to best fit your preferences. The maximum number of family deductibles is three if the \$150 or \$300 deductibles are chosen, or two for the higher deductibles.
- Newborn Routine Nursery Care benefits are available.
- Preventive Care Benefit - Benefits are payable at 100% if a network provider is utilized.
- After you satisfy the deductible and out-of-pocket maximum each calendar year, 100% of the balance of covered expenses is paid. Balance billing may result if an out-of-network provider is utilized.
- Deductibles and out-of-pocket expenses may be satisfied by expenses incurred by any combination of family members per calendar year.
- Premium is guaranteed for the first full year - Your rate may change if you move into a new age bracket during the first year of your coverage.

Please refer to the PBT Preferred PPO or PBT Choice Indemnity Plan charts for more information.

HIGHLIGHTS OF THE PBT PPO VALUE PLANS

With PBT's PPO Value Plans you can select the coverage that best fits your individual or family needs. These plans are designed to provide you with coverage flexibility when it comes to your health care insurance.

- Select from two calendar year deductibles at the individual or family level.
- A choice of options for your Prescription Drug coverage.
- The option to select Maternity coverage.
- Preventive Care Benefit - Benefits are payable at 100% if a network provider is utilized.
- Rates are guaranteed for 12 months even if your next birthday occurs during the 12 month guaranteed rate period.

Please refer to the PBT PPO Value Plan chart for more information.

HIGHLIGHTS AND REQUIREMENTS OF THE PBT HSA-PREFERRED QUALIFIED PLAN OPTION AND THE PBT VALUE HSA-QUALIFIED PLAN OPTION

- A Health Savings Account (HSA) is a tax-favored account that is established to pay qualified medical expenses. To be eligible to open an HSA, you must be enrolled in a qualified High Deductible Health Plan (HDHP), as those offered through PBT. The tax-deductible contributions made to your HSA can be used to pay for routine, lower cost medical expenses such as eyewear, prescription medication and dental work. HSA funds may also be used toward satisfying your health plan deductible and other medical costs not covered by your health plan.
- Contributions made to a qualified HSA are tax-deductible. Standards for HDHP minimum deductible and maximum out-of-pocket amounts are set by the Federal Government and are subject to annual indexing for inflation.
- Withdrawals for approved medical expenses are tax-exempt, however, withdrawals for non-medical expenses are taxable and also subject to a penalty if you are under age 65.
- The family deductible for the Preferred HSA Plan must be met in full before benefits are payable for any individual.

The PBT Value HSA-Qualified Plan offers an embedded deductible for couples/families. This means benefits begin when the individual deductible is satisfied for that individual rather than the family deductible. Please see the PBT Value HSA-Qualified Plan chart for more information.

HIGHLIGHTS OF THE PBT MAJOR MEDICAL HIGH DEDUCTIBLE PLAN

The PBT Major Medical High Deductible Plan features include:

- Individual and family deductibles available.
- Coverage for In and Out-of-Network services.
- Preventive Care Benefit - Benefits are payable at 100% if a network provider is utilized.
- Rates are guaranteed for 12 months even if your next birthday occurs during the 12 month rate guarantee period.

For a more detailed description of the plans' benefits, please review the PBT Major Medical High Deductible Plan chart.



Physicians' Benefits Trust

The Board of Directors of Physicians' Benefits Trust is comprised of physicians from across Illinois. The PBT Individual Health Benefits Program is sponsored by the Illinois State Medical Society, Chicago Medical Society, and Illinois State Dental Society, and is available to their members and families.

The PBT Individual Health Benefits Program

The PBT Individual Health Benefits Program is available only through Physicians' Benefits Trust Life Insurance Company and may not be purchased through any other source. PBTLIC is a wholly owned subsidiary of ISMIE Mutual Insurance Company. This brochure is an explanation of this program and is not a contract. Individuals who become covered under the program will receive a Certificate of Insurance defining their coverage. In the event of any conflict or inconsistency between the provisions outlined in this brochure and the provisions of the Certificate of Insurance, the terms and conditions of the Certificate of Insurance shall govern in all respects.

How to Enroll

Enrollment - to enroll in the PBT Individual Health Benefits Program:

- Complete the Application Forms
- Provide all information that is requested
- Print legibly to avoid delays in processing your application
- All participants, including dependents, will be required to provide health history information
- Coverage may be denied based upon medical history

Exclusions

The PBT Health Insurance Plan does not cover charges that are covered by Workers' Compensation or Employer's Liability laws. Occupational sickness or accidents covered under Workers' Compensation, unless the covered employee is not eligible for such compensation; cosmetic surgery, unless treatment is due to an accident sustained while covered; dental treatment other than to repair accidental damage to the jaw or natural teeth (within six months of the accident); oral surgery; including temporomandibular joint dysfunction (TMJ) and related disorders; hearing aids; eyeglasses or eye examinations for the correction of vision or fitting of eyeglasses; treatment of infertility; medical care, services or supplies to the extent they are paid for, payable by or furnished under Medicare. Please refer to a Certificate of Insurance for a complete list of all exclusions.

Questions?

ISMS/CMS members

Call us toll-free: 1-800-621-0748 • Or visit us at: www.pbtinsurance.com

ISDS members

Call us toll-free: 1-866-898-0926 • Or visit us at: www.isdsinsurance.com

Arranged by:



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Sponsored by:



PBTLIC is owned by: ISMIE Mutual Insurance Company

