



# Union Health Service

SERVING MEMBERS SINCE 1955 • SERVING FEDERAL MEMBERS SINCE 1975



## 2021 UNION HEALTH SCHEDULE OF BENEFITS

BENEFITS	WHAT YOU PAY
Preventive care .....	\$0
Inpatient Hospital .....	\$300 copay per day for the first 4 days per admission
Outpatient Surgery .....	\$50 copay per visit
Deductible .....	\$0
(Only deductible is for durable medical equipment, orthotic and prosthetic devices)	
Primary Care Physicians .....	\$15 per visit
Telehealth Visits with PCP .....	\$0
Specialist .....	\$30 per visit
Diagnostic Services .....	\$15 per visit
(Lab, General X-ray)	
CAT Scans/MRI .....	\$50 per visit
Electrocardiogram .....	\$50 per visit
Emergency .....	\$15 per visit at a UHS office
	\$50 per visit (when directed) to an urgent care center
	\$125 per visit at a hospital or (non-directed) urgent care center (waived if admitted)

## FEDERAL PLAN HIGH OPTION • 2021

If you are enrolled in this Plan, you are entitled to the benefits described in this pamphlet.

If you are enrolled in Self Plus One or Self and Family coverage, each eligible family member is also entitled to these benefits. You do not have a right to benefits that were available before January 1, 2021, unless those benefits are also shown in this pamphlet.

### PRESCRIPTION DRUGS

#### 30 DAY SUPPLY

Tier I .....	Generic \$15
Tier II .....	Preferred \$45
Tier III .....	Non-Preferred \$80
Tier IV .....	Specialty (20% of payment up to \$2,500 per member per year)

#### 90 DAY SUPPLY

Tier I .....	Generic \$40
Tier II .....	Preferred \$112.50
Tier III .....	Non-Preferred \$200

**Prescription Drugs:** OptumRx is our Pharmacy Benefits Manager. Prescriptions can be filled at Union Health Service Pharmacy, CVS, Target, Jewel Osco, Costco and many other chains and independent pharmacies. For additional information, please call the UHS Member Services Department at 312-423-4200 ext. 3285 or OptumRx Member Services at 1-866-207-5623.

Visit our website at [www.unionhealth.org](http://www.unionhealth.org) or call **312-423-4200**

# UNION HEALTH SERVICE

## A POWERFUL NETWORK OF ALLIES

### UHS LOCATIONS

Our services are located in the greater Chicago area and include the counties of Cook, DuPage, Kane, Will, Kendall and Lake.

- 1634 WEST POLK STREET (POLK)  
CHICAGO, IL 60612
- 610 SOUTH MAPLE AVENUE (OPC)  
SUITE 2300 • OAK PARK, IL 60304
- 4701 NORTH CUMBERLAND (NWC)  
SUITE 21-26 • NORRIDGE, IL 60706
- 3535 EAST NEW YORK STREET (AURORA)  
SUITE 210 • AURORA, IL 60504
- 2800 WEST 87<sup>TH</sup> STREET (87<sup>TH</sup>)  
CHICAGO, IL 60652
- 1325 HOWARD STREET (EVANSTON)  
2ND FLOOR • EVANSTON, IL 60202

(UHS locations include primary care, obstetrics/gynecology, pediatrics, specialists and laboratory).

### UHS Suburban Contracting Locations

(See our website for full details [www.unionhealth.org](http://www.unionhealth.org))

#### Primary Care / Adult General Medicine

2320 South Route 59 • Plainfield, IL 60586  
15614 S. Harlem Ave, Unit F, Orland Park, IL 60462  
12800 S. Ridgeland Avenue • Suite E • Palos Heights, IL 60463  
1425 N. Hunt Club Road • Suite 100 • Gurnee, IL 60031

#### Obstetrics & Gynecology

2020 Ogden Avenue • Suite 225 • Aurora, IL 60506  
2972 Indian Trail Road • Aurora, IL 60502  
4789 Route 71 • Oswego, IL 60543  
3700 W. 203rd Street • Suite 110 • Olympia Fields, IL 60461  
1890 Silver Cross Blvd. • Suite 310 • New Lenox, IL 60451  
890 S. Garfield Avenue • Suite 104 • Libertyville, IL 60048

#### Pediatrics

4440 West Lincoln Hwy • Matteson, IL 60443  
10225 West Lincoln Hwy • Frankfort, IL 60423



## UNION HEALTH SERVICE CONTRACTING CORE HOSPITALS

- Advocate Christ Medical Center
- Advocate Condell Medical Center
- Advocate Illinois Masonic Medical Center
- Advocate South Suburban Hospital
- Rush-Copley Medical Center
- Rush-Oak Park Hospital
- University of Illinois Hospital & Health Sciences System



## HIGH OPTION

### Preventive care services

Preventive care services are generally covered with no cost-sharing and are not subject to copayments, deductibles or annual limits when received from network providers.

### Catastrophic protection

We protect you against catastrophic out-of-pocket expenses for covered services. The IRS limits annual out-of-pocket expenses for covered services, including deductibles and copayments, to no more than \$7,350 for Self Only enrollment, and \$14,700 for Self Plus One or Self and Family.

### Your rights and responsibilities

OPM requires that all FEHB Plans provide certain information to their FEHB members. You may get information about us, our networks, and our providers. OPM's FEHB website ([www.opm.gov/healthcare-insurance/](http://www.opm.gov/healthcare-insurance/)) lists the specific types of information that we must make available to you.

You are also entitled to a wide range of consumer protections and have specific responsibilities as a member of this Plan. You can view the complete list of these rights and responsibilities by visiting our website, Union Health Service at [www.unionhealth.org](http://www.unionhealth.org). You can also contact us to request that we mail a copy to you.

If you want more information about us, call our Member Service Department 312-423-4200 ext. 3285 or write to Union Health Service, 1634 West Polk Street, Chicago, IL 60612. You may also visit our website at [www.unionhealth.org](http://www.unionhealth.org).

By law, you have the right to access your personal health information (PHI). For more information regarding access to PHI, visit our website at [www.unionhealth.org](http://www.unionhealth.org) to obtain a Notice of our Privacy Practices. You can also contact us to request that we mail you a copy of that Notice.

### Your medical and claims records are confidential

We will keep your medical and claims records confidential. Please note that we may disclose your medical and claims information (including your prescription drug utilization) to any of your treating physicians or dispensing pharmacies.

## HOW THIS PLAN WORKS

This Plan is a (health maintenance organization (HMO) plan. OPM requires that FEHB plans be accredited to validate that plan operations and/or care management meet nationally recognized standards. Union Health Service holds the following accreditation:



ACCREDITATION ASSOCIATION  
*for* AMBULATORY HEALTH CARE, INC.

**To learn more about this plan's accreditation(s), please visit the following website: [www.aaahc.org](http://www.aaahc.org)**

For the most recent copy of the provider directory go to: [www.unionhealth.org](http://www.unionhealth.org); or contact the Plan's member service department at 312-423-4200 extension 3285.

Union Health Service emphasizes preventive care such as routine office visits, physical exams, well-baby care, and immunizations, in addition to treatment for illness and injury.

When you receive services from Plan providers, **you will not have to submit claim forms or pay bills**. You pay only the copayments, coinsurance, and deductibles described in this brochure. When you receive emergency services from non-Plan providers, you may have to submit claim forms.

You should join Union Health Service because you prefer the plans benefits, not because a particular provider is available. You cannot change plans because a provider leaves our Plan. We cannot guarantee that any one physician, hospital, or other provider will be available and/or remain under contract with the High Option.



Union Health Service (UHS) is a staff model health maintenance organization that has been in operation for over 66 years. When you join our plan you will be required to stay within the UHS network. Members have minimal copays and limited deductibles.

UHS—a tradition of providing high quality and cost-effective benefits to groups in Chicago and suburban areas.

2021

## RATE INFORMATION FOR UNION HEALTH SERVICE

To compare your FEHB health plan options please go to [www.opm.gov/fehbcompare](http://www.opm.gov/fehbcompare)

To review premium rates for all FEHB health plan options please go to [www.opm.gov/FEHBpremiums](http://www.opm.gov/FEHBpremiums) or [www.opm.gov/Tribalpremium](http://www.opm.gov/Tribalpremium).

**Non-Postal rates** apply to most non-Postal employees. If you are in a special enrollment category, contact the agency that maintains your health benefits enrollment.

**Postal rates apply to United States Postal Service employees as follows.**

**Postal Category 1 rates** apply to career bargaining unit employees who **are represented by the following agreements:** APWU, IT/AS, NALC, NPMHU and NRLCA NPPN.

If you are a career bargaining unit employee represented by the agreement with NPPN, you will find your premium rates on <https://liteblue.usps.gov/fehb>

**Postal Category 2 rates** apply to career bargaining unit employees who **are represented by the following agreements:** PPOA.

### High Option Contributions for 2021

	Self Only	Self Plus One	Family
Enrollment Code	761	763	762
<b>Non-Postal</b>			
Biweekly	\$119.37	\$282.08	\$343.71
Monthly	\$258.64	\$611.18	\$744.70
<b>Postal Category 1</b>			
Biweekly	\$116.01	\$274.89	\$335.90
<b>Postal Category 2</b>			
Biweekly	\$105.95	\$253.33	\$312.48

**Non-Postal rates apply to all career non-bargaining unit Postal Service employees and career bargaining unit employees who are represented by the following agreements:** APWU, IT/AS, NPMHU, NPPN and NRLCA. Postal rates do not apply to non-career Postal employees, Postal retirees, and associate members of any Postal employee organization who are not career Postal employees. USPS Human Resources Shared Service Center: 1-877-477-3273, option 5, Federal Relay Service 1-800-877-8339

Premiums for Tribal employees are shown under the monthly Non-Postal column. The amount shown under employee contribution is the maximum you will pay. Your Tribal employer may choose to contribute a higher portion of your premium. Please contact your Tribal Benefits Officer for exact rates.



Visit our website at [www.unionhealth.org](http://www.unionhealth.org) or call 312-423-4200

## GENERAL INFO

To enroll in this Plan, you must live in or work in our service area. This is where our providers practice. Our service area is: the Chicago, Illinois area located in Cook, DuPage, Kane, Will, Kendall and Lake counties. Ordinarily, you must get your care from providers who contract with us. If you receive care outside our service area, we will pay only for emergency care benefits. We will not pay for any other health care services out of our service area unless the services have prior plan approval.

If you or a covered family member move outside of our service area, you can enroll in another plan. If your dependents live out of the area (for example, if your child goes to college in another state), you should consider enrolling in a fee-for-service plan or an HMO that has agreements with affiliates in other areas. If you or a family member move, you do not have to wait until Open Season to change plans. Contact your employing or retirement office.



### Your rights and responsibilities

OPM requires that all FEHB Plans provide certain information to their FEHB members. You may get information about us, our networks, and our providers. OPM's FEHB website ([www.opm.gov/healthcare-insurance](http://www.opm.gov/healthcare-insurance)) lists the specific types of information that we must make available to you.



SERVING OUR MEMBERS  
SINCE 1955

This is a brief description of the features of Union Health Service.

Before making a final decision, please read the Union Health Federal brochure, RI 73-026. All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal brochure.