



**This is only a summary.** If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at [www.tristatewelfarefund.com](http://www.tristatewelfarefund.com) or by calling 1-866-463-9418.

Important Questions	Answers	Why this Matters:
<b>What is the overall deductible?</b>	<b>\$300</b> person/ <b>\$600</b> family. Does not apply to preventive services. Balance billing, excluded services do not count toward the <b>deductible</b> .	You must pay all the costs up to the <b>deductible</b> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <b>deductible</b> starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the <b>deductible</b> .
<b>Are there other deductibles for specific services?</b>	No.	You don't have to meet <b>deductibles</b> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
<b>Is there an out-of-pocket limit on my expenses?</b>	Yes. <b>\$5,000</b> person/ <b>\$10,000</b> family.	The <b>out-of-pocket limit</b> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
<b>What is not included in the out-of-pocket limit?</b>	Premiums, balance billing, health care this plan does not cover, and out-of-network expenses.	Even though you pay these expenses, they don't count toward the <b>out-of-pocket limit</b> .
<b>Is there an overall annual limit on what the plan pays?</b>	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
<b>Does this plan use a network of providers?</b>	Yes. For a list of in-network <b>providers</b> , call 1-800-810-2583.	If you use an in-network doctor or other health care <b>provider</b> , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network <b>provider</b> for some services. Plans use the term in-network, <b>preferred</b> , or participating for <b>providers</b> in their <b>network</b> . See the chart starting on page 2 for how this plan pays different kinds of <b>providers</b> .

**Questions:** Call 1-866-463-9418 or visit us at [www.tristatewelfarefund.com](http://www.tristatewelfarefund.com).

If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) or call 1-866-463-9418 to request a copy.

Important Questions	Answers	Why this Matters:
Do I need a referral to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about <u>excluded services</u> .



- **Co-payments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Co-insurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **co-insurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use in-network providers by charging you lower **deductibles**, **co-payments** and **co-insurance** amounts.

Common Medical Event	Service You May Need	Your Cost if You Use an In-Network Provider	Your Cost if You Use an Out-of-Network Provider	Limitations & Exceptions
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	20% co-insurance	40% co-insurance	-- None --
	Specialist visit	20% co-insurance	40% co-insurance	-- None --
	Other practitioner office visit	20% co-insurance	40% co-insurance	-- None --
	Preventive care/ screening/immunization	No charge	No charge	No deductible required.
If you have a test	Diagnostic test (x-ray, blood work)	20% co-insurance/test	40% co-insurance/test	-- None --
	Imaging (CT/PET scans, MRIs)	20% co-insurance/test	40% co-insurance/test	-- None --

Common Medical Event	Service You May Need	Your Cost if You Use an In-Network Provider	Your Cost if You Use an Out-of-Network Provider	Limitations & Exceptions
<b>If you need drugs to treat your illness or condition</b> More information about <b>prescription drug coverage</b> is available at <a href="http://www.express-scripts.com">www.express-scripts.com</a> .	Generic drugs	Therapeutic class, no charge retail or mail; other drugs \$7.50 co-pay retail, \$15 co-pay mail	Full price of the prescription minus amount the network pharmacy would have paid	Up to 34-day or 100 units retail; up to 90-day mail.
	Preferred brand drugs	Therapeutic class, \$10 co-pay retail or \$20 co-pay mail; other drugs 20% co-insurance up to \$50 retail, 20% co-insurance up to \$100 mail	Full price minus the amount the network pharmacy would have paid	Up to 34-day or 100 units retail; up to 90-day mail; you must pay the difference between the brand name and generic plus the brand name co-pay if you receive a brand name drug when a generic is available.
	Non-preferred brand drugs	Therapeutic class \$20 co-pay retail or \$40 co-pay mail; other drugs 30% co-insurance up to \$75 retail, 30% co-insurance up to \$150 mail	Full price minus the amount the network pharmacy would have paid	Up to 34-day or 100 units retail; up to 90-day mail; you must pay the difference between the brand name and generic plus the brand name co-pay if you receive a brand name drug when a generic is available.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	20% co-insurance	40% co-insurance	-- None --
	Physician/surgeon fees	20% co-insurance	40% co-insurance	-- None --
<b>If you need immediate medical attention</b>	Emergency room services	\$50 co-pay	\$50 co-pay	Co-pay waived if admitted.
	Emergency medical transportation	20% co-insurance	40% co-insurance	-- None --
	Urgent care	20% co-insurance	40% co-insurance	-- None --
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	20% co-insurance	40% co-insurance	Failure to obtain pre-approval results in \$200 penalty; private rooms covered only if medically necessary.
	Physician/surgeon fee	20% co-insurance	40% co-insurance	-- None --

Common Medical Event	Service You May Need	Your Cost if You Use an In-Network Provider	Your Cost if You Use an Out-of-Network Provider	Limitations & Exceptions
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Mental/Behavioral health outpatient services	20% co-insurance	40% co-insurance	-- None --
	Mental/Behavioral health inpatient services	20% co-insurance	40% co-insurance	-- None --
	Substance use disorder outpatient services	20% co-insurance	40% co-insurance	-- None --
	Substance use disorder inpatient services	20% co-insurance	40% co-insurance	-- None --
<b>If you are pregnant</b>	Prenatal and postnatal care	20% co-insurance	40% co-insurance	-- None --
	Delivery and all inpatient services	20% co-insurance	40% co-insurance	Private rooms covered only if medically necessary.
<b>If you need help recovering or have other special health needs</b>	Home health care	20% co-insurance	40% co-insurance	Coverage is limited to 100 visits/year. Pre-approval is required.
	Rehabilitation services	20% co-insurance	40% co-insurance	-- None --
	Habilitation services	20% co-insurance	40% co-insurance	-- None --
	Skilled nursing care	20% co-insurance	40% co-insurance	Limited to 120 days/year; preauthorization is required.
	Durable medical equipment	20% co-insurance	40% co-insurance	-- None --
	Hospice service	20% co-insurance	40% co-insurance	Pre-approval is required.
<b>If your child needs dental or eye care</b>	Eye exam	No charge	No charge	-- None --
	Glasses	No charge	No charge	-- None --
	Dental check-up	No charge	No charge	Coverage is limited to 2 exams/year.

## Excluded Services & Other Covered Services:

### Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- |                     |  |                        |
|---------------------|--|------------------------|
| ● Bariatric surgery | ● Long-term care                                     | ● Routine foot care    |
| ● Cosmetic surgery  | ● Non-emergency care when traveling outside the U.S. | ● Weight loss programs |

### Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for those services.)

- |  |                         |  |
|--|-------------------------|--|
| ● Acupuncture  | ● Hearing aids          | ● Routine eye care (Adult)                     |
| ● Chiropractic care  | ● Infertility treatment | (Calendar year maximum \$200) (Not covered for |
| ● Dental care (Adult) (Not covered for Local 498 Retirees) | ● Private-duty nursing  | Local 498 Retirees)                            |

## Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-866-463-9418. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://www.dol.gov/ebsa), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov).

## Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to appeal or file a grievance. For questions about your rights, this notice, or assistance, you can contact: Zenith American Solutions at 1-312-649-1200. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). Additionally, a consumer assistance program can help you file your appeal.

## Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage.” **This plan or policy does provide minimum essential coverage.**

## Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

## Language Access Services:

SPANISH (Español): Para obtener asistencia en Español, llame al 1-866-463-9418.

—————*To see examples of how this plan might cover costs for a sample medical situation, see the next page.*—————

## About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



**This is not a cost estimator.**

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

### Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$5,840
- Patient pays \$1,700

#### Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
<b>Total</b>	<b>\$7,540</b>

#### Patient pays:

Deductibles	\$300
Co-pays	\$0
Co-insurance	\$1,400
Limits or exclusions	\$0
<b>Total</b>	<b>\$1,700</b>

### Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$4,700
- Patient pays \$700

#### Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
<b>Total</b>	<b>\$5,400</b>

#### Patient pays:

Deductibles	\$300
Co-pays	\$0
Co-insurance	\$400
Limits or exclusions	\$0
<b>Total</b>	<b>\$700</b>

# Questions and answers about the Coverage Examples:

## What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

## What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **co-payments**, and **co-insurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

## Does the Coverage Example predict my own care needs?

- ✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

## Does the Coverage Example predict my future expenses?

- ✗ **No.** Coverage Examples are not cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

## Can I use Coverage Examples to compare plans?

- ✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

## Are there other costs I should consider when comparing plans?

- ✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **co-payments**, **deductibles**, and **co-insurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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