


**BAC of Michigan Health and Welfare Fund**

The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately.

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit [www.BACLocal2Benefits.org](http://www.BACLocal2Benefits.org) or by phone at 248-828-6000. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can view the Glossary at [www.healthcare.gov/sbc-glossary](http://www.healthcare.gov/sbc-glossary) or call 1-800-318-2596 to request a copy.

Important Questions	Answers		Why This Matters:
	In-Network	Out-Of-Network	
What is the overall <a href="#">deductible</a> ?	\$250/ Individual or \$750/ family	\$250/ Individual or \$750/ family	Generally, you must pay all of the costs from providers up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes.	Yes	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost sharing</a> and before you meet your <a href="#">deductible</a> . See a list of <a href="#">covered preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>
Are there other <a href="#">deductibles</a> for specific services?	No. There are no other specific <a href="#">deductibles</a> .	No. There are no other specific <a href="#">deductibles</a> .	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	Coinsurance maximum for medical benefits \$1,000 individual / \$2,000 family; "True" OOP max: \$7,900 Individual / \$15,800 Family	Coinsurance maximum for medical benefits \$3,000 individual / \$6,000 family; "True" OOP max: \$15,800 Individual/ \$31,600 Family	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met
What is not included in the <a href="#">out-of-pocket limit</a> ?	"True" OOP max: <a href="#">premiums</a> , <a href="#">balance-billing</a> , and health care this <a href="#">plan</a> doesn't cover. Coinsurance max for medical benefits: fixed dollar and private duty nursing <a href="#">Copayments</a> , <a href="#">deductibles</a> , <a href="#">premiums</a> , <a href="#">balance-billing</a> charges, and health care this <a href="#">plan</a> doesn't cover.		Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a>

Important Questions	Answers		Why This Matters:
	In-Network	Out-Of-Network	
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://bcbsm.com/find-a-doctor">bcbsm.com/find-a-doctor</a> website for a list of <a href="#">network providers</a> .		This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.		You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .

 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	\$25 copay/office visit	Not Covered	<a href="#">Deductible</a> does not apply.
	<a href="#">Specialist</a> visit	\$25 copay/visit	Not Covered	
	<a href="#">Preventive care/screening/immunization</a>	No charge	Not Covered	
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	20% <a href="#">coinsurance</a> after <a href="#">deductible</a>	40% <a href="#">coinsurance</a> of usual, customary and reasonable ( <a href="#">UCR</a> )	None
	Imaging (CT/PET scans, MRIs)	20% <a href="#">coinsurance</a> after <a href="#">deductible</a>	40% <a href="#">coinsurance</a> of ( <a href="#">UCR</a> )	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription-drug-coverage</a> prescription drug coverage is available at <a href="http://www.bcbsm.com/druglists">www.bcbsm.com/druglists</a> (800) 437-3803	Generic drugs	\$5 copay/retail No charge/mail order	25% of the approved amount, after the \$5 copayment	Prescription Drug Benefits are available only for Active Participants, COBRA Participants, and non-bargaining unit Participants. <b>Non-Medicare Eligible Retirees and their Dependents are not eligible for Prescription Drug Benefits.</b> Prior authorization is required for specialty drugs; dispensing of specialty drugs must be through a retail pharmacy that participates in the BCBS Preferred Rx Pharmacy program. Mail orders must use the designated Specialty Drug Vendor. Initial fill of Select Controlled Substance drugs are limited to a 5 day supply. (Additional refills for these medications will be limited to no more than a 30 day supply) A 90 day supply of Maintenance medications is covered using mail order or at a Smart90 retail pharmacy ONLY. If you obtain your 90 day supply of maintenance medications from any other provider, you may be responsible for the total cost.
	Preferred brand drugs	30% coinsurance- for retail or mail order	25% of the approved amount, after the 30% copayment	
	Non-preferred brand drugs	30% coinsurance- for retail or mail order	25% of the approved amount, after the 30% copayment	
	<a href="#">Specialty drugs</a>	30% - for retail or mail order	25% of the approved amount, after the 30% copayment	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	20% <a href="#">coinsurance</a> after deductible	40% <a href="#">coinsurance</a> after deductible	None
	Physician/surgeon fees	20% <a href="#">coinsurance</a> after deductible	40% <a href="#">coinsurance</a> after deductible	
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	\$250 copay/visit; then 20% coinsurance after deductible	\$250 copay/visit; then 40% coinsurance after deductible	Co-pay waived if from a covered accident, patient admission or undergoes surgery in the course of the Emergency room visit.
	<a href="#">Emergency medical transportation</a>	20% <a href="#">coinsurance</a> after deductible	20% <a href="#">coinsurance</a> after deductible	Ground transportation only.
	<a href="#">Urgent care</a>	\$50 copay/visit, then 20% coinsurance after deductible	\$50 copay/visit, then 40% coinsurance after deductible	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <a href="#">coinsurance</a> after deductible	40% <a href="#">coinsurance</a> after deductible	<a href="#">Preauthorization</a> is required. If emergent admission. Please contact BCBSM (800) 572-3413
	Physician/surgeon fees	20% <a href="#">coinsurance</a> after deductible	40% <a href="#">coinsurance</a> after deductible	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% <a href="#">coinsurance</a> after deductible	40% <a href="#">coinsurance</a> after deductible	Service must be performed by a licensed Psychiatrist (M.D. or D.O.) or certified licensed psychologist (Ph.D., Ed.D or M.A.) or social worker or other professional counselor licensed as a Licensed Professional counselor in the State of Michigan.
	Inpatient services	20% <a href="#">coinsurance</a> after deductible	40% <a href="#">coinsurance</a> after deductible	<a href="#">Preauthorization</a> is required. If emergent admission. Please contact BCBSM (800) 762-2382
If you are pregnant	Office visits	\$25 copay/visit	Not Covered	<a href="#">Cost sharing</a> does not apply to certain <a href="#">preventive services</a> . Depending on the type of services <a href="#">coinsurance</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).  For participants' dependent daughters, only one pregnancy per daughter is covered. Charges on behalf of the child of a dependent daughter are not covered.
	Childbirth/delivery professional services	20% <a href="#">coinsurance</a> after deductible	40% <a href="#">coinsurance</a> after deductible	
	Childbirth/delivery facility services	20% <a href="#">coinsurance</a> after deductible	40% <a href="#">coinsurance</a> after deductible	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	20% <a href="#">coinsurance</a> after deductible	40% <a href="#">coinsurance</a> after deductible	
	<a href="#">Rehabilitation services</a>	20% <a href="#">coinsurance</a> after deductible	40% <a href="#">coinsurance</a> after deductible	<p>Physical therapy limited to 25 visits per calendar year, per occurrence.</p> <p>Occupational Therapy and/or Speech Therapy benefits are payable only if the treatment follows Hospital confinement for an accident (except for accidents that are work or auto/vehicular related), or stroke, cancer or heart-related problem, or is the result of diagnoses of Childhood Apraxia of Speech (CAS) or Autism Spectrum Disorder (ASD). *See SMM for additional information.</p> <p>Occupational Therapy and/or Speech Therapy to treat ASD is subject to the Adaptive Behavior Treatment hour limitation. The Fund does not cover Occupational or Speech Therapies under any other circumstances.</p> <p>\$500 for hearing aids for Active Participants only (one or more hearing aids every three years)</p>
	<a href="#">Habilitation services</a>	20% <a href="#">coinsurance</a> after deductible	40% <a href="#">coinsurance</a> after deductible	None
	<a href="#">Skilled nursing care</a>	20% <a href="#">coinsurance</a> after deductible	40% <a href="#">coinsurance</a> after deductible	None
	<a href="#">Durable medical equipment</a>	20% <a href="#">coinsurance</a> after deductible	40% <a href="#">coinsurance</a> after deductible	The Fund covers rental or purchase (whichever is most economical and the Fund's option) with prescription and physician's statement of medical necessity.
	<a href="#">Hospice services</a>	20% <a href="#">coinsurance</a> after deductible	40% <a href="#">coinsurance</a> after deductible	Covered only if prognosis of six months or less of life; and the concurrent opinion of the attending physician and hospice that the care and treatment to be provided will not exceed the cost of any other alternative treatment.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If your child needs dental or eye care	Children's eye exam	Covered under a separate plan.		Dental and vision coverage is provided under a separate plan. Please call the Fund Office at (248-828-6000) or visit <a href="http://www.BACLocal2Benefits.org">www.BACLocal2Benefits.org</a> for terms and conditions applicable to this benefit.
	Children's glasses			
	Children's dental checkup			

### Excluded Services & Other Covered Services:

Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other <a href="#">excluded services</a> .)		
<ul style="list-style-type: none"> <li>Acupuncture (if prescribed for rehabilitation purposes)</li> <li>Cosmetic Surgery</li> <li>Automobile or motor vehicle accident</li> </ul>	<ul style="list-style-type: none"> <li>Infertility Treatment</li> <li>Long Term Care</li> <li>Non-emergency care when traveling outside the U.S.</li> </ul>	<ul style="list-style-type: none"> <li>Private Duty Nursing</li> <li>Treatment for TMJ (covered under Dental Only)</li> <li>Weight Loss Programs</li> <li>Work related injury</li> </ul>
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)		
<ul style="list-style-type: none"> <li>Bariatric Surgery</li> <li>Dental Care</li> </ul>	<ul style="list-style-type: none"> <li>Chiropractic Care</li> <li>Hearing Aids (Active Participant only)</li> </ul>	<ul style="list-style-type: none"> <li>Routine eye care (Adult)</li> <li>Routine Foot Care</li> </ul>

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Department of Labor's Employee Benefits Security Administration at 866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance [Marketplace](#). For more information about the [Marketplace](#), visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: The Fund Office at 248-828-6000 or [www.BACLocal2Benefits.org](http://www.BACLocal2Benefits.org). You may also contact the U.S. Department of Labor, Employee Benefits Security Administration at 866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).

### Does this plan provide Minimum Essential Coverage? Yes

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

### Does this plan meet the Minimum Value Standards? Yes

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

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



## About these Coverage Examples:



**This is not a cost estimator.** Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

### Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$250
■ <a href="#">Specialist copayment</a>	\$25
■ Hospital (facility) <a href="#">coinsurance</a>	20%
■ Other <a href="#">coinsurance</a>	20%

#### This EXAMPLE event includes services like:

Specialist office visits (*prenatal care*)  
 Childbirth/Delivery Professional Services  
 Childbirth/Delivery Facility Services  
 Diagnostic tests (*ultrasounds and blood work*)  
 Specialist visit (*anesthesia*)

<b>Total Example Cost</b>	<b>\$12,731</b>
---------------------------	-----------------

#### In this example, Peg would pay:

Cost Sharing	
Deductibles	\$250
Copayments	\$20
Coinsurance	\$1000
What isn't covered	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$1,330</b>

### Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$250
■ <a href="#">Specialist copayment</a>	\$25
■ Hospital (facility) <a href="#">coinsurance</a>	20%
■ Other <a href="#">coinsurance</a>	20%

#### This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)  
 Diagnostic tests (*blood work*)  
 Prescription drugs  
 Durable medical equipment (*glucose meter*)

<b>Total Example Cost</b>	<b>\$7,389</b>
---------------------------	----------------

#### In this example, Joe would pay:

Cost Sharing	
Deductibles	\$250
Copayments	\$1,379
Coinsurance	\$199
What isn't covered	
Limits or exclusions	\$255
<b>The total Joe would pay is</b>	<b>\$2,083</b>

### Mia's Simple Fracture

(in-network emergency room visit and follow up care)

The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$250
■ <a href="#">Specialist copayment</a>	\$25
■ Hospital (facility) <a href="#">coinsurance</a>	20%
■ Other <a href="#">coinsurance</a>	20%

#### This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)  
 Diagnostic test (*x-ray*)  
 Durable medical equipment (*crutches*)  
 Rehabilitation services (*physical therapy*)

<b>Total Example Cost</b>	<b>\$1,925</b>
---------------------------	----------------

#### In this example, Mia would pay:

Cost Sharing	
Deductibles	\$250
Copayments	\$50
Coinsurance	\$291
What isn't covered	
Limits or exclusions	\$37
<b>The total Mia would pay is</b>	<b>\$628</b>