



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. This is only a summary. For more information about your coverage, or to get a copy of the Summary Plan Description, contact the Fund Office at 410-884-1406 or visit the website at <https://www.ourbenefitoffice.com/ConstructionWorkersTrustFund/Benefits/>. 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 <https://www.healthcare.gov/sbc-glossary> or call 410-884-1406 to request a copy.

Important Questions	Answers	Why This Matters:
<a href="#">What is the overall deductible?</a>	\$300 per person/\$600 per family	Generally, you must pay all of the costs from <a href="#">providers</a> 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> , the overall family <a href="#">deductible</a> must be met before the <a href="#">plan</a> begins to pay.
<a href="#">Are there services covered before you meet your deductible?</a>	Yes. <a href="#">Preventive care</a> is covered before you meet your <a href="#">deductible</a> .	This plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<a href="#">Are there other deductibles for specific services?</a>	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
<a href="#">What is the out-of-pocket limit for this plan?</a>	\$2,000 per person/\$4,600 per family for medical; \$12,800 per family for <a href="#">prescription drugs</a> .	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services from <a href="#">network</a> providers. If you have other family members in this <a href="#">plan</a> , the overall family <a href="#">out-of-pocket limit</a> must be met.
<a href="#">What is not included in the out-of-pocket limit?</a>	Charges above <a href="#">plan</a> maximums, <a href="#">deductibles</a> , <a href="#">premiums</a> , <a href="#">balance-billing</a> charges, health care this <a href="#">plan</a> doesn't cover, penalties for failure to obtain <a href="#">preauthorization</a> .	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> . Charges from an <a href="#">out-of-network provider</a> do not count toward the <a href="#">out-of-pocket limit</a> .
<a href="#">Will you pay less if you use a network provider?</a>	Yes. See <a href="http://www.carefirst.com">www.carefirst.com</a> or call 410-884-1406 for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a provider <a href="#">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 <a href="#">provider's charge</a> 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.
<a href="#">Do you need a referral to see a 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 pay the least)	Out-of-Network Provider (You pay the most)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	<u>Specialist</u> visit	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	<u>Preventive care/screening/immunization</u>	;No charge; <u>deductible</u> does not apply	40% <u>coinsurance</u>	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services you need are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	
If you need drugs to treat your illness or condition  More information about <u>prescription drug coverage</u> is available at <a href="http://www.caremark.com">www.caremark.com</a> .	Generic or brand drugs	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Maintenance drugs must be obtained through mail order program, or not covered.  <u>Preauthorization</u> may be required for some drugs, or not covered.  If generic drug is available, you pay the additional cost for brand name drug.  No <u>coinsurance</u> for generic contraceptives.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	Physician/surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
If you need immediate medical attention	<u>Emergency room care</u>	20% <u>coinsurance</u> and \$150 <u>copay</u> /visit ( <u>copay</u> waived if admitted)	20% <u>coinsurance</u> and \$150 <u>copay</u> /visit ( <u>copay</u> waived if admitted)	Not covered unless emergency medical situation.
	<u>Emergency medical transportation</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Not covered unless emergency medical situation; air ambulance only covered if medically necessary.
	<u>Urgent care</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None

[\* For more information about limitations and exceptions, see the plan or policy document at <https://www.ourbenefitoffice.com/ConstructionWorkersTrustFund/Benefits/>



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 pay the least)	Out-of-Network Provider (You pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preadmission</u> is required, or not covered; no more than 60 days per 365-day period, combined with <u>skilled nursing care</u> days.
	Physician/surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	Inpatient services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preadmission</u> is required, or not covered.
If you are pregnant	Office visits	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Not covered for dependent children, except for <u>preventive services</u> .
	Childbirth/delivery professional services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Cost sharing</u> does not apply to certain <u>preventive services</u> .
	Childbirth/delivery facility services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Maternity care may include tests and services described elsewhere in the SBC (e.g., ultrasound).
If you need help recovering or have other special health needs	<u>Home health care</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Maximum of 100 visits per 365 day period
	<u>Rehabilitation services</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Maximum of 40 visits and \$750 per calendar year for outpatient physical therapy
	<u>Habilitation services</u>	Not covered	Not covered	
	<u>Skilled nursing care</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preadmission</u> is required, or not covered; no more than 60 days per 365-day period, combined with hospital days.
	<u>Durable medical equipment</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	<u>Hospice services</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preadmission</u> is required for inpatient <u>hospice services</u> , or not covered; no more than 60 inpatient days per 365-day period, combined with hospital and <u>skilled nursing care</u> days.

[\* For more information about limitations and exceptions, see the plan or policy document at <https://www.ourbenefitoffice.com/ConstructionWorkersTrustFund/Benefits/>



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 pay the least)	Out-of-Network Provider (You pay the most)	
If your child needs dental or eye care	Children's eye exam	All charges over \$36	All charges over \$36	Limited to one exam per year.
	Children's glasses	All charges over \$70 for single vision	All charges over \$70 for single vision	Limited to one pair of glasses or contact lenses per year.
	Children's dental check-up	No charge	No charge	Charges above <u>allowed amount</u> not covered.

#### Excluded Services & Other Covered Services:

##### Services Your Plan Generally Does NOT Cover (Check your Summary Plan Description for more information and a list of any other excluded services.)

- Acupuncture
- Cosmetic Surgery
- Hearing Aids
- Habilitation Services
- Infertility Treatment
- Long Term Care
- Private-Duty Nursing
- Weight Loss Programs

##### Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your Summary Plan Description.)

- Bariatric Surgery
- Chiropractic Care
- Dental Care (Adult)
- Non-emergency care when traveling outside the United States
- Routine Eye Care (Adult)
- Routine Foot Care

[\* For more information about limitations and exceptions, see the plan or policy document at <https://www.ourbenefitoffice.com/ConstructionWorkersTrustFund/Benefits/>

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. For more information on your rights to continue coverage, contact the Plan at 410-884-1406. You may also contact the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or visit [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 Summary Plan Description also provides 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 Plan at 410-884-1406 or by mail at Construction Workers' Trust Fund, 7130 Columbia Gateway Dr., Suite A, Columbia, MD 21046. You may also contact the Department of Labor's Employee Benefits Security Administration by phone at 1-866-444-EBSA (3272) or visit [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).

Additionally, a consumer assistance program can help you file your [appeal](#) or [grievance](#). Contact: Maryland Office of the Attorney General, Health Education and Advocacy Unit, 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, 1-877-261-8807.

**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 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](#).

**Language Access Services:**

[Spanish (Español): Para obtener asistencia en Español, llame al 410-884-1406.]

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*To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.*

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## 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>	\$300
■ <a href="#">Specialist coinsurance</a>	20%
■ <a href="#">Hospital (facility) coinsurance</a>	20%
■ <a href="#">Other 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>\$12,700</b>
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**In this example, Peg would pay:**

Cost Sharing	
<a href="#">Deductibles</a>	\$300
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$2,000
What isn't covered	
Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$2,300</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>	\$300
■ <a href="#">Specialist coinsurance</a>	20%
■ <a href="#">Hospital (facility) coinsurance</a>	20%
■ <a href="#">Other 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>\$5,600</b>
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**In this example, Joe would pay:**

Cost Sharing	
<a href="#">Deductibles</a>	\$300
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$1,060
What isn't covered	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$1,360</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>	\$300
■ <a href="#">Specialist coinsurance</a>	20%
■ <a href="#">Hospital (facility) copayment</a>	\$150
■ <a href="#">Other 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>\$2,800</b>
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**In this example, Mia would pay:**

Cost Sharing	
<a href="#">Deductibles</a>	\$300
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$500
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$800</b>

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.