



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.insulators16benefits.org](http://www.insulators16benefits.org) or call 1-844-685-6409. 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.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) or call 1-844-685-6409 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall <u>deductible</u>?</b>	PPO and Non-PPO <u>Providers</u> combined: <b>\$200/individual or \$400/family.</b>	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.
<b>Are there services covered before you meet your <u>deductible</u>?</b>	Yes. PPO online visit, <u>hospice services</u> , second surgical opinion, PPO transplants that are preauthorized by Anthem's case manager, outpatient <u>prescription drugs</u> , and dental/vision expenses covered under separate <u>plans</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply.
<b>Are there other <u>deductibles</u> for specific services?</b>	There are no specific <u>deductibles</u> under your medical <u>plan</u> . (Depending on the dental option that you are eligible for, you may have a <u>deductible</u> under a separate dental <u>plan</u> .)	Under this medical <u>plan</u> , you don't have to meet <u>deductibles</u> for specific services.
<b>What is the <u>out-of-pocket limit</u> for this <u>plan</u>?</b>	There is no <u>out-of-pocket limit</u> on all types of <u>cost sharing</u> , but there is a \$10,000/individual limit on the amount of <u>coinsurance</u> that you must pay for covered services from a PPO <u>provider</u> in a year.	This <u>plan</u> does not have an <u>out-of-pocket limit</u> on your expenses.
<b>What is not included in the <u>out-of-pocket limit</u>?</b>	Not applicable.	This <u>plan</u> does not have an <u>out-of-pocket limit</u> on your expenses.
<b>Will you pay less if you use a <u>network provider</u>?</b>	Yes. See <a href="http://www.anthem.com/ca">www.anthem.com/ca</a> or call the Trust Fund Office at 1-844-685-6409 for a list of PPO <u>providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
<b>Do you need a <u>referral</u> to see a <u>specialist</u>?</b>	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



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
		PPO Provider (You will pay the least)	Non-PPO Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	Online visit: 10% <u>coinsurance</u> , <u>deductible</u> does not apply. Office visit: 10% <u>coinsurance</u>	Online visit: Not covered Office visit: 40% <u>coinsurance</u>	None.
	<u>Specialist</u> visit	10% <u>coinsurance</u>	40% <u>coinsurance</u>	None.
	<u>Preventive care/screening/immunization</u>	Routine physical exam age 17 and over: No charge Routine physical exam through age 16, and other covered preventive services: 10% <u>coinsurance</u>	Routine physical exam age 17 and over: Not covered. Routine physical exam through age 16, and other covered preventive services: 40% <u>coinsurance</u>	<ul style="list-style-type: none"> <li>• Routine physical examinations include laboratory services in connection with routine physical examination, and immunizations, and are covered, subject to frequency limitations, for any age with a PPO provider, or if provided by a Non-PPO provider through age 16 only.</li> <li>• Mammogram, pap test, and colonoscopy or sigmoidoscopy are subject to age, risk, and/or frequency limitations.</li> <li>• Colonoscopy and sigmoidoscopy covered for Employee and Spouse only. Colonoscopy limited to a maximum benefit of \$1,500 when received from a Non-PPO provider.</li> </ul>
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	10% <u>coinsurance</u>	40% <u>coinsurance</u>	None.
	Imaging (CT/PET scans, MRIs)	10% <u>coinsurance</u>	40% <u>coinsurance</u>	None.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		PPO Provider (You will pay the least)	Non-PPO Provider (You will pay the most)	
<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.elixirsolutions.com">www.elixirsolutions.com</a> . For Mail Order visit <a href="http://www.costco.com">www.costco.com</a> or call 1-800-607-6861.	Generic drugs	Retail (up to 30-day supply): \$5 <u>copay</u> /fill. Mail Order pharmacy (up to a 90-day supply): \$10 <u>copay</u> /fill.	You must pay 100% up front, and submit a claim for reimbursement of the in- <u>network</u> pharmacy cost less your in- <u>network</u> copayment. You are responsible for the difference between the in- <u>network</u> pharmacy cost and the actual drug cost.	<ul style="list-style-type: none"> <li>• <u>Deductible</u> does not apply.</li> <li>• Mail order is available for non-emergency extended-use maintenance drugs only.</li> <li>• Costco's preferred drug list does not affect your <u>cost sharing</u>. Some drugs on Costco's preferred drug list are not covered under this plan. *See the Schedule of Medical Benefits in your SPD for more information.</li> <li>• Drugs for the treatment of impotence and/or erectile dysfunction are limited to 6 doses/month.</li> <li>• If you are taking a drug for acne, androgens, diabetes (including glucose testing supplies, insulin and injectable anti-diabetic) or overactive bladder, the Fund will provide coverage only for the Preferred Formulary Alternative unless an exception has been approved.</li> <li>• Over-the-counter medications are not covered, with or without a prescription (except for insulin and Prilosec).</li> </ul>
	Preferred Brand drugs	Retail (up to 30-day supply): 20% <u>coinsurance</u> , \$10 minimum/ \$40 maximum <u>copay</u> /fill. Mail Order pharmacy (up to a 90-day supply): 20% <u>coinsurance</u> , \$10 minimum/\$80 maximum <u>copay</u> /fill.		
	Non-Preferred Brand drugs	Retail (up to 30-day supply): 20% <u>coinsurance</u> , \$10 minimum/ \$60 maximum <u>copay</u> /fill. Mail Order pharmacy (up to a 90-day supply): 20% <u>coinsurance</u> , \$10 minimum/\$120 maximum <u>copay</u> /fill.		
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	10% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> required to avoid a 20% penalty.
	Physician/surgeon fees	10% <u>coinsurance</u>	40% <u>coinsurance</u>	No charge (and <u>deductible</u> does not apply) for second surgical opinion.
<b>If you need immediate medical attention</b>	<u>Emergency room care</u>	10% <u>coinsurance</u>	Emergency Services: 10% <u>coinsurance</u> Non-Emergency Services: 40% <u>coinsurance</u>	Professional/physician charges may be billed separately. *See definitions chapter of SPD for more information on Emergency Services.
	<u>Emergency medical transportation</u>	10% <u>coinsurance</u>	40% <u>coinsurance</u>	<ul style="list-style-type: none"> <li>• Covered for Emergency Services or for <u>medically necessary</u> inter-facility transport only.</li> </ul> *See definitions chapter of SPD for more information on <u>Emergency Services</u> .

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		PPO Provider (You will pay the least)	Non-PPO Provider (You will pay the most)	
				<ul style="list-style-type: none"> <li>You pay 10% coinsurance for Non-PPO air ambulance services and <u>Balance Billing</u> will not apply.</li> </ul>
	<u>Urgent care</u>	10% <u>coinsurance</u>	Emergency Services: 10% <u>coinsurance</u> Non-Emergency: 40% <u>coinsurance</u>	Professional/physician charges may be billed separately. *See definitions chapter of SPD for more information on <u>Emergency Services</u> .
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	10% <u>coinsurance</u>	40% <u>coinsurance</u>	Elective admission requires <u>preauthorization</u> to avoid a 20% penalty. Private room not covered unless <u>medically necessary</u> .
	Physician/surgeon fees	10% <u>coinsurance</u>	40% <u>coinsurance</u>	No charge (and <u>deductible</u> does not apply) for second surgical opinion.
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	Online visit: 10% <u>coinsurance</u> , <u>deductible</u> does not apply.  Office visit and other outpatient services: 10% <u>coinsurance</u>	Online visit: Not covered.  Office visit and other outpatient services: 40% <u>coinsurance</u>	None.
	Inpatient services	10% <u>coinsurance</u>	40% <u>coinsurance</u>	Elective admission requires <u>preauthorization</u> to avoid a 20% penalty.
<b>If you are pregnant</b>	Office visits	10% <u>coinsurance</u>	40% <u>coinsurance</u>	<ul style="list-style-type: none"> <li>Maternity care may include tests and services described somewhere else in the SBC (i.e. ultrasound). Not covered for dependent children. Charges for amniocentesis are not covered unless the patient is 35 years or older, or if under age 35 has a previous afflicted child, and unless performed between the 14th and 16th week of pregnancy.</li> </ul>
	Childbirth/delivery professional services	10% <u>coinsurance</u>	40% <u>coinsurance</u>	Not covered for dependent children
	Childbirth/delivery facility services	10% <u>coinsurance</u>	40% <u>coinsurance</u>	Hospital stay longer than 48 hours for a vaginal delivery or 96 hours for a cesarean section requires <u>preauthorization</u> to avoid a 20% penalty. Not covered for dependent children.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		PPO Provider (You will pay the least)	Non-PPO Provider (You will pay the most)	
<b>If you need help recovering or have other special health needs</b>	<u>Home health care</u>	No charge	No charge	Limited to 60 visits/year. Transitional care requires <u>preauthorization</u> to avoid a 20% penalty.
	<u>Rehabilitation services</u>	10% <u>coinsurance</u>	40% <u>coinsurance</u>	Outpatient physical, occupational, and speech therapy is limited to a combined 20 visits/year. Limit does not apply to mental health/substance use disorder. Speech therapy covered only for a participant who lost normal speech due to illness or injury, and autism treatment. Inpatient rehabilitation requires <u>preauthorization</u> to avoid a 20% penalty.
	<u>Habilitation services</u>	10% <u>coinsurance</u>	40% <u>coinsurance</u>	Coverage limited to <u>medically necessary</u> treatment of a mental health disorder. Other services are not covered by the <u>plan</u> .
	<u>Skilled nursing care</u>	10% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> required to avoid a 20% penalty. Limited to 60 days/year.
	<u>Durable medical equipment</u>	10% <u>coinsurance</u>	40% <u>coinsurance</u>	Purchase is covered only if the cost is less than rental for the period required.
	<u>Hospice services</u>	No charge, <u>deductible</u> does not apply.	No charge, <u>deductible</u> does not apply.	Limited to 30 days/lifetime. Respite care limited to 5 days/30-day period. Transitional care requires <u>preauthorization</u> to avoid a 20% penalty.
<b>If your child needs dental or eye care</b>	Children's eye exam	Not covered	Not covered	If you elect vision benefits, coverage will be provided under a separate vision <u>plan</u> through VSP.
	Children's glasses	Not covered	Not covered	
	Children's dental check-up	Not covered	Not covered	If you elect dental benefits, coverage will be provided under a separate dental <u>plan</u> through Delta Dental.

#### Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other <u>excluded services</u> .)			
<ul style="list-style-type: none"> <li>Acupuncture</li> <li>Cosmetic surgery</li> <li>Dental care (Adult) (may be available under separate dental <u>plan</u>)</li> </ul>	<ul style="list-style-type: none"> <li><u>Habilitation services</u> (except <u>medically necessary</u> treatment of a mental health disorder)</li> <li>Infertility treatment</li> <li>Non-emergency care when traveling outside of U.S.</li> </ul>	<ul style="list-style-type: none"> <li>Routine eye care (Adult) (may be available under separate vision <u>plan</u>)</li> <li>Routine foot care</li> <li>Weight loss programs</li> </ul>	

**Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)**

- Bariatric surgery (preauthorization required)
- Chiropractic care (limited to 20 visits/year)
- Hearing aids (up to \$1,500/ear every 3 years with a prescription)
- Long-term care (if acute, 60 days/calendar year)
- Private-duty nursing (limited to 100 visits/lifetime)

**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: 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). 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 on how 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 Trust Fund Office at 1-844-685-6409. 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).

**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.

**Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-844-685-6409.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-844-685-6409.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-844-685-6409.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-844-685-6409.

Because the Indemnity Plan is a "grandfathered health plan," we are required by law to provide this notice to you:

This group health plan believes the indemnity medical plan sponsored by **Heat and Frost Insulators of Northern California Local Union 16 Health and Welfare Plan** is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted.

Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Administrative Office.

You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).

This website has a table summarizing which protections do and do not apply to grandfathered health plans.

*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 plan's overall <u>deductible</u>	\$200
■ <u>Specialist</u> coinsurance	10%
■ Hospital (facility) <u>coinsurance</u>	10%
■ Other <u>coinsurance</u> (diagnostic tests)	10%

#### 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	
<u>Deductibles</u>	\$200
<u>Copayments</u>	\$10
<u>Coinsurance</u>	\$1,240
What isn't covered	
Limits or exclusions	\$110
<b>The total Peg would pay is</b>	<b>\$1,560</b>

### Managing Joe's Type 2 Diabetes

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

■ The plan's overall <u>deductible</u>	\$200
■ <u>Specialist</u> coinsurance	10%
■ Hospital (facility) <u>coinsurance</u>	10%
■ Other <u>coinsurance</u> (prescription drug)	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	
<u>Deductibles</u>	\$200
<u>Copayments</u>	\$240
<u>Coinsurance</u>	\$590
What isn't covered	
Limits or exclusions	\$410
<b>The total Joe would pay is</b>	<b>\$1,440</b>

### Mia's Simple Fracture

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

■ The plan's overall <u>deductible</u>	\$200
■ <u>Specialist</u> coinsurance	10%
■ Hospital (facility) <u>coinsurance</u>	10%
■ Other <u>coinsurance</u> (diagnostic tests)	10%

#### 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	
<u>Deductibles</u>	\$200
<u>Copayments</u>	\$10
<u>Coinsurance</u>	\$260
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$470</b>