




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, contact the Plan at www.iwstldc.org or by calling 1-877-597-8704. 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 or call 1-877-597-8704 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	<u>In-Network</u> : \$900 person/ \$1,800 family; <u>Out-of-Network</u> : \$1,800 person/ \$3,600 family (January 1 – December 31)	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 <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. <u>Emergency room care</u> , <u>in-network</u> office visits, hearing aids, vision benefits, dental benefits, <u>in-network</u> prescription drugs, and <u>in-network</u> preventive care are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you have not yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/
Are there other deductibles for specific services?	Yes. \$25 per person or \$75 per family for dental benefits. There are no other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the out-of-pocket limit for this plan?	Medical: <u>In-Network</u> : \$3,800 per person or \$7,600 per family; <u>Out-of-Network</u> : \$7,600 per person or \$15,200 per family. <u>Prescription Drug</u> : <u>In-Network</u> : \$1,900 per person or \$3,800 per family; <u>Out-of-Network</u> : No limit . (January 1 – December 31)	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	<u>Premiums</u> , <u>balance-billing</u> charges, dental benefits administered separately by Delta Dental, vision benefits administered separately by VSP, and health care this <u>plan</u> does not cover.	Even though you pay these expenses, they do not count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a network provider?	Yes. See www.anthem.com or call 1-800-810-BLUE for a list of <u>network 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.
Do you need a referral to see a specialist?	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
		<u>Network Provider</u> (You will pay the least)	<u>Out-of-Network Provider</u> (You will 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	\$25 <u>copay</u> per visit. <u>Deductible</u> does not apply.	40% <u>coinsurance</u>	Telemedicine: \$15 <u>copay</u> per visit. <u>In-Network</u> benefit applies if no <u>provider</u> within 25 miles or you are more than 150 miles from home.
	<u>Specialist</u> visit	\$25 <u>copay</u> per visit. <u>Deductible</u> does not apply.	40% <u>coinsurance</u>	Chiropractic services/spinal manipulation: 26-day combined visit limit per calendar year; <u>coinsurance</u> and <u>deductible</u> apply. <u>In-Network</u> benefit applies if no <u>provider</u> within 25 miles or you are more than 150 miles from home.
	<u>Preventive care/screening/immunization</u>	No charge. <u>Deductible</u> does not apply.	Not covered	<u>In-Network</u> benefit applies if no <u>provider</u> is within 25 miles or if care is needed when you are more than 150 miles from home. You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	\$25 <u>copay</u> per visit in doctor's office; <u>deductible</u> does not apply. 20% <u>coinsurance</u> in hospital.	40% <u>coinsurance</u>	<u>In-Network</u> benefit applies if no <u>provider</u> within 25 miles or you are more than 150 miles from home.
	Imaging (CT/PET scans, MRIs)	\$25 <u>copay</u> per visit in doctor's office; <u>deductible</u> does not apply. 20% <u>coinsurance</u> in hospital.	40% <u>coinsurance</u>	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		<u>Network Provider</u> (You will pay the least)	<u>Out-of-Network Provider</u> (You will pay the most)	
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.express-scripts.com .	Generic drugs	\$10 <u>copay</u> per retail fill, \$25 <u>copay</u> per mail order fill. <u>Deductible</u> does not apply.	Full price of the prescription minus the discounted retail price minus the <u>copay</u> amount.	Covers up to a 30-day supply (retail); 31-90 day supply (mail order). No charge for FDA-approved generic contraceptives (or brand name contraceptives if a generic is medically inappropriate).
	Preferred brand drugs	\$40 <u>copay</u> per retail fill, \$90 <u>copay</u> per mail order fill. <u>Deductible</u> does not apply.	Full price of the prescription minus the discounted retail price minus the <u>copay</u> amount.	Covers up to a 30-day supply (retail); 31-90 day supply (mail order). Restricted coverage for OxyContin. After the first 30-day fill, refills of over 4 pills per day must be approved by the PBM or the prescription will not be filled.
	Non-preferred brand drugs	\$55 <u>copay</u> per retail fill, \$135 <u>copay</u> per mail order fill. <u>Deductible</u> does not apply.	Full price of the prescription minus the discounted retail price minus the <u>copay</u> amount.	
	<u>Specialty drugs</u>	\$135 <u>copay</u> per retail or mail order fill. <u>Deductible</u> does not apply.	Not covered	Must go through pharmacy benefit manager's specialty program to obtain <u>specialty drugs</u> .
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>In-Network</u> benefit applies if no <u>provider</u> within 25 miles or you are more than 150 miles from home.
	Physician/surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	
If you need immediate medical attention	<u>Emergency room care</u>	\$150 <u>copay</u> per visit. <u>Deductible</u> does not apply.	\$150 <u>copay</u> per visit. <u>Deductible</u> does not apply.	<u>Copay</u> waived if admitted to hospital.
	<u>Emergency medical transportation</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>In-Network</u> benefit applies if no <u>provider</u> within 25 miles or you are more than 150 miles from home.
	<u>Urgent care</u>	\$25 <u>copay</u> per visit. <u>Deductible</u> does not apply.	40% <u>coinsurance</u>	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Private rooms covered only if <u>medically necessary</u> . <u>In-Network</u> benefit applies if no <u>provider</u> within 25 miles or you are more than 150 miles from home.
	Physician/surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		<u>Network Provider</u> (You will pay the least)	<u>Out-of-Network Provider</u> (You will pay the most)	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$25 <u>copay</u> per office visit and related services; <u>deductible</u> does not apply. 20% <u>coinsurance</u> for other outpatient services	40% <u>coinsurance</u>	<u>In-Network</u> benefit applies if no <u>provider</u> within 25 miles or you are more than 150 miles from home.
	Inpatient services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	
If you are pregnant	Office visits	\$25 <u>copay</u> , 1st visit only (if billed separately from the delivery fee) for confirmation of the pregnancy. <u>Deductible</u> does not apply.	40% <u>coinsurance</u>	<u>In-Network</u> benefit applies if no <u>provider</u> within 25 miles or you are more than 150 miles from home. Prenatal care (other than ACA-required preventive <u>screenings</u>) is not covered for dependent children. <u>Cost sharing</u> does not apply for <u>preventive services</u> .
	Childbirth/delivery professional services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Private rooms covered only if <u>medically necessary</u> . <u>In-Network</u> benefit applies if no <u>provider</u> within 25 miles or you are more than 150 miles from home. Delivery expenses are not covered for dependent children.
	Childbirth/delivery facility services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	
If you need help recovering or have other special health needs	<u>Home health care</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>In-Network</u> benefit applies if no <u>provider</u> within 25 miles or you are more than 150 miles from home.
	<u>Rehabilitation services</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Limited to 60 combined visits per person per calendar year for physical, occupational and speech therapy. <u>In-Network</u> benefit applies if no <u>provider</u> within 25 miles or you are more than 150 miles from home.
	<u>Habilitation services</u> (speech therapy)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Coverage for speech therapy only. <u>In-Network</u> benefit applies if no <u>provider</u> within 25 miles or you are more than 150 miles from home.
	<u>Skilled nursing care</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Custodial care not covered. Limited to 45 days per calendar year. Limited to semi-private room. <u>In-Network</u> benefit applies if no <u>provider</u> within 25 miles or you are more than 150 miles from home.
	<u>Durable medical equipment</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Rental cost up to the purchase price. <u>In-Network</u> benefit applies if no <u>provider</u> within 25 miles or you are more than 150 miles from home.
	<u>Hospice services</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>In-Network</u> benefit applies if no <u>provider</u> within 25

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		<u>Network Provider</u> (You will pay the least)	<u>Out-of-Network Provider</u> (You will pay the most)	
				miles or you are more than 150 miles from home.
If your child needs dental or eye care	Children's eye exam	\$10 <u>copay</u> per exam. <u>Deductible</u> does not apply.	Reimbursement up to \$42. <u>Deductible</u> does not apply.	Coverage limited to one exam per year. Not all CBAs include a contribution for vision coverage. Administered separately by VSP. Your <u>cost sharing</u> does not count toward the <u>out-of-pocket limit</u> .
	Children's glasses	No charge for most lenses. Frames are covered up to \$115 allowance, plus 20% off the amount over your allowance. <u>Deductible</u> does not apply.	Frames reimbursed up to \$45. Reimbursement up to \$80 for certain lenses. Other lenses not covered. <u>Deductible</u> does not apply.	If you have vision coverage, lenses are covered once per calendar year. Frames are covered once per two calendar years. Certain lenses are not covered. Administered separately by VSP. Your <u>cost sharing</u> does not count toward the <u>out-of-pocket limit</u> .
	Children's dental check-up	No charge after \$25 dental <u>deductible</u> .	No charge after \$25 dental <u>deductible</u> if <u>in-network provider</u> is more than 25 miles from your home. Otherwise, 40% <u>coinsurance</u> .	If you have dental coverage, the <u>deductible</u> is \$25 per person and \$75 per family. Not all CBAs include a contribution for dental coverage. \$2,000 annual maximum per person. This benefit is separately insured and administered by Delta Dental. Your <u>cost sharing</u> does not count toward the <u>out-of-pocket limit</u> .

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 excluded services.)

- Acupuncture
- Dental Care (Adult) (except for Local 577)
- Infertility treatment
- Long-term care (except for skilled nursing care)
- Weight loss programs (unless required under ACA)

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

- Bariatric Surgery (if certain criteria are met)
- Chiropractic care (limit of 26 visits per calendar year)
- Cosmetic surgery (reconstructive surgery following mastectomy, repair of injury, or congenital anomaly)
- Hearing aids (after a \$250 copay in-network and \$500 copay out-of-network, up to \$2,600 per hearing aid every two years for medically necessary hearing aids prescribed by an audiologist or other physician specializing in ear, nose, and throat). Provided through Ear Professional International Corporation (EPIC).
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult and Child) (administered separately by VSP)
- Routine foot care

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 U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or 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 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 Plan at www.iwstldc.org or by calling 1-877-597-8704. 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.

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

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

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 <u>plan's</u> overall <u>deductible</u>	\$900
■ <u>Specialist</u> <u>copayment</u>	\$25
■ Hospital (facility) <u>coinsurance</u>	20%
■ Other <u>coinsurance</u>	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*)

Total Example Cost	\$12,800
---------------------------	-----------------

In this example, Peg would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$900
<u>Copayments</u>	\$25
<u>Coinsurance</u>	\$1,970
<u>What isn't covered</u>	
Limits or exclusions	\$60
The total Peg would pay is	\$2,955

Managing Joe's type 2 Diabetes

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

■ The <u>plan's</u> overall <u>deductible</u>	\$900
■ <u>Specialist</u> <u>copayment</u>	\$25
■ Hospital (facility) <u>coinsurance</u>	20%
■ Other <u>coinsurance</u>	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*)

Total Example Cost	\$7,400
---------------------------	----------------

In this example, Joe would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$70
<u>Copayments</u>	\$2,050
<u>Coinsurance</u>	\$0
<u>What isn't covered</u>	
Limits or exclusions	\$60
The total Joe would pay is	\$2,180

Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$900
■ <u>Specialist</u> <u>copayment</u>	\$25
■ Hospital (facility) <u>coinsurance</u>	20%
■ Other <u>coinsurance</u>	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*)

Total Example Cost	\$1,900
---------------------------	----------------

In this example, Mia would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$840
<u>Copayments</u>	\$250
<u>Coinsurance</u>	\$0
<u>What isn't covered</u>	
Limits or exclusions	\$0
The total Mia would pay is	\$1,090