Truck Drivers and Helpers Local 355 Health and Welfare Fund Plan 20 - 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 1-866-621-7974. 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.com or call 1-866-621-7974 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	**$200 Individual / $400 Family**	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the policy, the overall family deductible must be met before the plan begins to pay.
Are there services covered before you meet your deductible?	**Yes**	This plan covers some items and services even if you haven't yet met the deductible amount (i.e. office visits, prescription drugs). For those services a copayment may apply.
Are there other deductibles for specific services?	**$50 Individual / $100 Family for Dental services. There are no other specific deductibles.**	You must pay all of the costs for non-preventive dental services up to the specific deductible amount before the plan begins to pay for dental services.
What is the out-of-pocket limit for this plan?	**Medical** **$5,000 Individual/$10,000 Family** **Rx $1,850 Ind / $3,700 Family**	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members on the policy, the overall family out-of-pocket limit must be met before the plan begins to pay.
What is not included in the out-of-pocket limit?	**Premiums, balance-billing charges and health care this plan doesn't cover.**	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a network provider?	**Yes**. For a list of preferred providers, visit www.carefirst.com or call **1-800-235-5160**.	This plan uses a preferred provider network. You will pay the most if you use a non-preferred provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	**No**.	You can see the specialist you choose without a referral. You will pay less if you choose a preferred provider specialist.

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
		Preferred Provider (You will pay the least)	Out-of-Network 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	20% coinsurance	20% coinsurance plus balance over allowed amount	Out-of-Network charges above allowed amount are your responsibility
	Specialist visit	20% coinsurance	20% coinsurance plus balance over allowed amount	Out-of-Network charges above allowed amount are your responsibility
	Preventive care/screening/ immunization	$0	20% coinsurance plus balance over allowed amount	Immunizations as recommended by the Department of Health & Human Services
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance	20% coinsurance plus balance over allowed amount	Out-of-Network charges above allowed amount are your responsibility
	Imaging (CT/PET scans, MRIs)	20% coinsurance	20% coinsurance plus balance over allowed amount	Out-of-Network charges above allowed amount are your responsibility
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.express-scripts.com	Generic drugs	$10 copayment/month $20 copayment for 90 days through mail order	N/A	You can receive a 3-month supply for single copay through mail order or at Walgreens. Mail order / Walgreens mandatory after 2 fills for maintenance medications. Mandatory generic program.
	Preferred brand drugs	$25 copayment/month $50 copayment for 90 days through mail order	N/A	You can receive a 3-month supply for single copay through mail order or at Walgreens. Mail order / Walgreens mandatory after 2 fills for maintenance medications. . Mandatory generic program.
	Non-preferred brand drugs	$25 copayment/month $50 copayment for 90 days through mail order	N/A	You can receive a 3-month supply for single copay through mail order or at Walgreens. Mail order / Walgreens mandatory after 2 fills for maintenance medications.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
				Mandatory generic program.
	Specialty drugs	Varies	N/A	Contact Accredo at 1-866-759-1557
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	20% coinsurance based on allowed amount	Out-of-Network charges above allowed amount are your responsibility
	Physician/surgeon fees	20% coinsurance	20% coinsurance based on allowed amount	Out-of-Network charges above allowed amount are your responsibility
If you need immediate medical attention	Emergency room care	$50 copayment if true emergency $150 copayment if non-emergency	$50 copayment if true emergency $150 copayment if non-emergency	Services must be received within 12 hours of onset of accidental injury or life-threatening illness for coverage as true emergency
	Emergency medical transportation	20% coinsurance	20% coinsurance	
	Urgent care – office visit only	$20	$15 plus balance over allowed amount	Out-of-Network charges above allowed amount are your responsibility
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	20% coinsurance based on allowed amount	Pre-authorization **required –** call American Health Holdings @ **1-800-641-5566.**
	Physician/surgeon fees	20% coinsurance	20% coinsurance based on allowed amount	Out-of-Network charges above allowed amount are your responsibility
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% coinsurance	20% coinsurance based on allowed amount	Substance abuse treatment not covered
	Inpatient services	20% coinsurance	20% coinsurance based on allowed amount	Pre-authorization **required –** call American Health Holdings @ **1-800-641-5566.**
If you are pregnant	Office visits	20% coinsurance	20% coinsurance based on allowed amount	Out-of-Network charges above allowed amount are your responsibility.
	Childbirth/delivery professional services	Not Covered	N/A	Members and spouses only. Out-of-Network charges above allowed amount are your responsibility.
	Childbirth/delivery facility	Not Covered	N/A	Members and spouses only. Charges above

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Preferred Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	services			allowed amount are your responsibility.
If you need help recovering or have other special health needs	Home health care	20% coinsurance	20% coinsurance based on allowed amount	Out-of-Network charges above allowed amount are your responsibility
	Rehabilitation services	20% coinsurance	20% coinsurance based on allowed amount	Pre-authorization **required –** call American Health Holdings @ **1-800-641-5566.** Occupational/ Speech/ Physical therapies/ Chiropractic and Acupuncture – combined 75 visit annual limit.
	Habilitation services	Not Covered	Not Covered	
	Skilled nursing care	20% coinsurance	20% coinsurance based on allowed amount	100 days per disability
	Durable medical equipment	20% coinsurance	20% coinsurance based on allowed amount	Medical equipment over $500 must be pre-approved by the plan.
	Hospice services	20% coinsurance	20% coinsurance based on allowed amount	Palliative care only – maximum of 6 months. Pre-authorization **required –** call American Health Holdings @ **1-800-641-5566.**
If your child needs dental or eye care	Children's eye exam	Amount above annual allowance	Amount above annual allowance	Plan pays up to $225/person each calendar year for exam/glasses combined. If under age 19, annual maximum does not apply when medically necessary.
	Children's glasses	Amount above annual allowance	Amount above annual allowance	
	Children's dental check-up	$0	Amount above plan allowance	Every 6 months.

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.)

- Cosmetic Surgery
- Dental Care (separate plan)
- Infertility treatment
- Long-term care
- Private duty nursing
- Routine eye care (separate plan)
- Weight loss programs

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

- Acupuncture and chiropractic care (combined with Physical/Speech/Occupational therapy 75 annual visit maximum)
- Bariatric surgery (medically necessary)
- Hearing aids (every 5 years, maximum $5,000)
- Non-emergency care outside U.S.
- Routine foot care

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 1-866-621-7974. You may also contact the Department of Labor Employee Benefits Security Administration at 1-866-444-3272 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 443-573-3635 or 1-888-805-7996. For more information about your rights, this notice, or assistance, contact the plan at 443-573-3632 or 1-866-621-7974. You may also contact the U.S. Department of Labor, Benefits Security Administration (1-866-444-3272 or www.dol.gov/ebsa) or the U.S. Department of Health and Human Services (1-877-267-2323 X61565 or www.cciio.cms.gov)

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 plan's overall deductible	**$200**
Specialist *[cost sharing]*	**20%**
Hospital (facility) *[cost sharing]*	**20%**
Other *[cost sharing]*	**$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)*

Total Example Cost	**$12,738**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$200
Copayments	$40
Coinsurance	$2,041
What isn't covered	
Limits or exclusions	$2,454
The total Peg would pay is	**$4,735**

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

The plan's overall deductible	**$200**
Specialist *[cost sharing]*	**20%**
Hospital (facility) *[cost sharing]*	**20%**
Other *[cost sharing]*	**$10**

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:

Cost Sharing	
Deductibles	$200
Copayments	$700
Coinsurance	$585
What isn't covered	
Limits or exclusions	$55
The total Joe would pay is	**$1,540**

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

The plan's overall deductible	**$200**
Specialist *[cost sharing]*	**20%**
Hospital (facility) *[cost sharing]*	**20%**
Other *[cost sharing]*	**$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)*

Total Example Cost	**$1,941**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$200
Copayments	$150
Coinsurance	$274
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$624**

The **plan** would be responsible for the other costs of these EXAMPLE covered services.