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 complete terms of coverage, call your Local Fund Office. 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 your Local Fund Office to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	**$150**/person/calendar year; **$300**/family/calendar year	Generally, you must pay all of the costs from providers up to the deductible amount. If you have other family members on the plan, the plan begins to pay for one individual once that person satisfies the $150 individual deductible. The plan begins to pay for other family members once any combination of family members satisfies the remaining $150 deductible.
Are there services covered before you meet your deductible?	Yes. Preventive care, prescription drugs, emergency room care, routine vision services and the first $250 of diagnostic tests and imaging are covered before you meet your deductible.	This plan covers some items and services even if you have not yet met the deductible amount. But a copayment or coinsurance may apply.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	**$400**/person/calendar year.	The out-of-pocket limit is the most each person could pay in a year for covered services.
What is not included in the out-of-pocket limit?	Balance billing charges, health care this plan does not cover, copayments, deductibles and penalties for failure to obtain precertification for services.	Even though you pay these expenses, they do not count toward the out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. See www.anthem.com or call 800-810-2583 for a list of network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network 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.

All **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 provider's office or clinic	Primary care visit to treat an injury or illness	20% coinsurance	20% coinsurance	None
	Specialist visit	20% coinsurance	20% coinsurance	None
	Preventive care/screening/ immunization	No charge. Deductible does not apply.	No charge. Deductible does not apply.	1 physical exam/year. 1 mammogram/year/ages 40+. Well child: 6 visits from birth to 6 months; 4 visits from 9 months to 18 months; 1 visit at 24 months; 1 visit at 30 months; 1 visit/year thereafter. You may have to pay for services that are not preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	First $250: no charge; then subject to deductible and 20% coinsurance.	First $250: no charge; then subject to deductible and 20% coinsurance.	None
	Imaging (CT/PET scans, MRIs)			

All **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 need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.myallegiantrx.com	Generic drugs	Retail: $10 copay/prescription. Mail order: $15 copay/prescription. Deductible does not apply.	Not covered	Retail: 30-day maximum; mail order: 90-day maximum. Some prescription drugs may be subject to mandatory mail order, precertification and/or high utilization monitoring programs. Preferred brand drugs are brand names where no generic equivalent is available. Non-preferred drugs are covered only when your prescription is written as "dispense as written" or "DAW." Copayments are not included in the out-of-pocket limit.
	Preferred brand drugs	Retail: $20 copay/prescription. Mail order: $35 copay/prescription. Deductible does not apply.	Not covered	
	Non-preferred brand drugs	Retail: $10 copay/prescription plus difference between the cost of generic and brand name. Mail order: $15 copay/prescription plus difference between the cost of generic and brand name. Deductible does not apply.	Not covered	
	Specialty drugs	Retail: $20 copay/prescription. Mail order: $35 copay/prescription. Deductible does not apply.	Not covered	

All **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 have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	No charge	Precertification required to avoid penalty equal to 20% reduction in benefits.
	Physician/surgeon fees	No charge	No charge	Precertification required to avoid penalty equal 20% reduction in benefits.
If you need immediate medical attention	Emergency room care	Injury: no charge Illness: $50 copay/visit Deductible does not apply.	Injury: no charge Illness: $50 copay/visit Deductible does not apply.	Copayments are not included in the out-of-pocket limit. Copayment is waived if admitted.
	Emergency medical transportation	20% coinsurance	20% coinsurance	Must be a local service. Transportation must be to nearest facility. Must be medically necessary.
	Urgent care	No charge	No charge	None
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	No charge	Precertification required to avoid penalty equal to 20% reduction of benefits.
	Physician/surgeon fees	Physician: 20% coinsurance Surgeon: No charge	Physician: 20% coinsurance Surgeon: No charge	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge for first 3 visits; 20% coinsurance thereafter.	No charge for first 3 visits; 20% coinsurance thereafter.	None
	Inpatient services	No charge	No charge	Precertification required to avoid penalty equal to 20% reduction of benefits.

All **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 are pregnant	Office visits	20% coinsurance	20% coinsurance	Medically necessary genetic testing is limited, and precertification is required to avoid penalty equal to 20% reduction of benefits. Cost sharing does not apply for preventive services.
	Childbirth/delivery professional services	No charge	No charge	Precertification required for stays in excess of government-mandated minimum (48/96 hours) to avoid penalty equal to 20% reduction of benefits.
	Childbirth/delivery facility services	No charge	No charge	
If you need help recovering or have other special health needs	Home health care	No charge	No charge	Limited to post-hospitalization and terminal conditions. Precertification required to avoid penalty of 20% reduction of benefits.
	Rehabilitation services	No charge	No charge	Chiropractic care limit of 40 visits/calendar year. Physical therapy limit of 60 visits/calendar year. Medical massage (must be prescribed) and acupuncture combined limit of 24 visits/calendar year.
	Habilitation services	Not covered	Not covered	You must pay 100% of these expenses, even in-network.
	Skilled nursing care	No charge	No charge	Precertification required to avoid penalty equal to 20% reduction of benefits.
	Durable medical equipment	No charge on certain equipment. 20% coinsurance otherwise applicable.	No charge on certain equipment. 20% coinsurance otherwise applicable.	Precertification may be necessary to avoid penalty equal to 20% reduction of benefits.
	Hospice services	No charge	No charge	Precertification may be necessary to avoid penalty equal to 20% reduction of benefits. Must be diagnosed as terminally ill with a life expectancy of less than 6 months.

All **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 your child needs dental or eye care	Children's eye exam	Region I: No charge Region II: $20 copay/exam Region III: $30 copay/exam Region IV: $43 copay/exam Deductible does not apply.	Not covered	Limit one per 12 months.
	Children's glasses	No charge for regular glasses with standard lenses. Hi-index: $55 copay/frame Polarized: $75 copay/frame $150 allowance for non-plan frames Copay varies for anti-reflective coating Disposable contacts: $35 copay/6-month supply. Deductible does not apply.	Not covered	Limit one per 12 months.
	Children's dental check-up	No charge	No charge	Limit two per calendar year. Coverage based on fee schedule.

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.)		
• Habilitation services	• Long-term care	• Routine foot care
• Infertility treatment	• Private-duty nursing	• Weight loss programs

Other Covered Services (Limitations may apply to these services. This is not a complete list. Please see your plan document.)		
• Acupuncture (24 visits/calendar year combined with medical massage)	• Cosmetic surgery (only following injury, illness or mastectomy, or for correction of congenital functional abnormality)	• Non-emergency care when traveling outside the U.S. (See: www.anthem.com)
• Bariatric surgery (one/lifetime)	• Dental care (Adult)	• Routine eye care (Adult) (no charge for exam in Region I; copayment for Regions II, III, and IV and for certain lenses and frames)
• Chiropractic care (40 visits/calendar year)	• Hearing aids ($2,500 per ear/5 years)	

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. 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 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 an 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 or appeal for any reason to your plan. For more information about your rights, this notice, or assistance, call your Local Fund Office. 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 do not 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 does not 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	**$300**
Specialist coinsurance	**20%**
Hospital (facility) coinsurance	**0%**
Other coinsurance	**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:

Cost Sharing	
Deductibles	$300
Copayments	$40
Coinsurance	$400
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$800**

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

The plan's overall deductible	**$150**
Specialist coinsurance	**20%**
Hospital (facility) coinsurance	**0%**
Other coinsurance	**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:

Cost Sharing	
Deductibles	$150
Copayments	$890
Coinsurance	$150
What isn't covered	
Limits or exclusions	$260
The total Joe would pay is	**$1,450**

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

The plan's overall deductible	**$150**
Specialist coinsurance	**20%**
Hospital (facility) coinsurance	**0%**
Other coinsurance	**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:

Cost Sharing	
Deductibles	$150
Copayments	$0
Coinsurance	$40
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$190**

NOTE: These numbers assume the patient does not participate in the plan's wellness program. If you participate in the plan's wellness program, you may be able to reduce your cost. For more information about the wellness program, please call your Local Fund Office.

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