



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](http://www.dol.gov/ebsa/healthreform) or call your Local Fund Office to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall deductible?</b>	<b>\$150/person/calendar year; \$300/family/calendar year</b>	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount. If you have other family members on the plan, the <u>plan</u> begins to pay for one individual once that person satisfies the \$150 individual <u>deductible</u> . The <u>plan</u> begins to pay for other family members once any combination of family members satisfies the remaining \$150 <u>deductible</u> .
<b>Are there services covered before you meet your deductible?</b>	Yes. <u>Preventive care</u> , <u>prescription drugs</u> , <u>emergency room care</u> , routine vision services and the first \$250 of <u>diagnostic tests</u> and imaging 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.
<b>Are there other deductibles for specific services?</b>	No.	You don't have to meet <u>deductibles</u> for specific services.
<b>What is the out-of-pocket limit for this plan?</b>	<b>\$400/person/calendar year.</b>	The <u>out-of-pocket limit</u> is the most each person could pay in a year for covered services.
<b>What is not included in the out-of-pocket limit?</b>	<u>Balance billing</u> charges, health care this <u>plan</u> does not cover, <u>copayments</u> , <u>deductibles</u> and penalties for failure to obtain precertification for services.	Even though you pay these expenses, they do not count toward the <u>out-of-pocket limit</u> .
<b>Will you pay less if you use a network provider?</b>	Yes. See <a href="http://www.anthem.com">www.anthem.com</a> or call 800-810-2583 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 charge</u> 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 referral to see a specialist?</b>	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



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)	
<b>If you visit a health care <u>provider's</u> office or clinic</b>	Primary care visit to treat an injury or illness	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Telemedicine visits subject to <u>deductible</u> & <u>coinsurance</u> ; telemedicine visits that result in the ordering of a <u>diagnostic test</u> are covered for the first \$250 then subject to <u>deductible</u> and <u>coinsurance</u> .
	<u>Specialist</u> visit	20% <u>coinsurance</u>	20% <u>coinsurance</u>	None
	<u>Preventive care/screening/immunization</u>	No charge. <u>Deductible</u> does not apply.	No charge. <u>Deductible</u> 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 <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
<b>If you have a test</b>	<u>Diagnostic test</u> (x-ray, blood work)	First \$250: no charge; then subject to <u>deductible</u> and 20% <u>coinsurance</u> .	First \$250: no charge; then subject to <u>deductible</u> and 20% <u>coinsurance</u> .	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)	
<p><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.myallegiantrx.com">www.myallegiantrx.com</a></p>	Generic drugs	Retail: \$10 <u>copay</u> /prescription. Mail order: \$15 <u>copay</u> /prescription. <u>Deductible</u> does not apply.	Not covered	<p>Retail: 30-day maximum, 90-day maximum through CVS Saver Plus Network; mail order: 90-day maximum.</p> <p>Some <u>prescription drugs</u> may be subject to mandatory mail order, precertification and/or high utilization monitoring programs.</p> <p>Preferred brand drugs are brand names where no generic equivalent is available.</p> <p>Non-preferred drugs are covered only when your prescription is written as “dispense as written” or “DAW.”</p> <p><u>Copayments</u> are not included in the <u>out-of-pocket limit</u>.</p>
	Preferred brand drugs	Retail: \$20 <u>copay</u> /prescription. Mail order: \$35 <u>copay</u> /prescription. <u>Deductible</u> does not apply.	Not covered	
	Non-preferred brand drugs	Retail: \$10 <u>copay</u> /prescription plus difference between the cost of generic and brand name. Mail order: \$15 <u>copay</u> /prescription plus difference between the cost of generic and brand name. <u>Deductible</u> does not apply.	Not covered	
	<u>Specialty drugs</u>	Retail: \$20 <u>copay</u> /prescription. Mail order: \$35 <u>copay</u> /prescription. <u>Deductible</u> does not apply.	Not covered	



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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)	
<b>If you have outpatient surgery</b>	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 to 20% reduction in benefits.
<b>If you need immediate medical attention</b>	<u>Emergency room care</u>	Injury: no charge Illness: \$50 <u>copay</u> /visit <u>Deductible</u> does not apply.	Injury: no charge Illness: \$50 <u>copay</u> /visit <u>Deductible</u> does not apply.	<u>Copayments</u> are not included in the <u>out-of-pocket limit</u> . <u>Copayment</u> is waived if admitted.
	<u>Emergency medical transportation</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Must be a local service. Transportation must be to nearest facility. Must be <u>medically necessary</u> .
	<u>Urgent care</u>	No charge	No charge	None
<b>If you have a hospital stay</b>	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% <u>coinsurance</u> Surgeon: No charge	Physician: 20% <u>coinsurance</u> Surgeon: No charge	
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	No charge for first 3 visits; 20% <u>coinsurance</u> thereafter.	No charge for first 3 visits; 20% <u>coinsurance</u> thereafter.	Telemedicine visits subject to <u>deductible &amp; coinsurance</u> ; telemedicine visits that result in the ordering of a <u>diagnostic test</u> are covered for the first \$250 then subject to <u>deductible and coinsurance</u> .
	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% <u>coinsurance</u>	20% <u>coinsurance</u>	<u>Medically necessary</u> genetic testing is limited, and precertification is required to avoid penalty equal to 20% reduction of benefits. <u>Cost sharing</u> does not apply for <u>preventive services</u> .
	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	<u>Home health care</u>	No charge	No charge	Limited to post- <u>hospitalization</u> and terminal conditions. Precertification required to avoid penalty of 20% reduction of benefits.
	<u>Rehabilitation services</u>	No charge	No charge	Chiropractic care limit of 40 visits/calendar year. Physical therapy limit of 60 visits/calendar year. Medical massage and acupuncture combined limit of 24 visits/calendar year (must be prescribed).
	<u>Habilitation services</u>	Not covered	Not covered	You must pay 100% of these expenses, even <u>in-network</u> .
	<u>Skilled nursing care</u>	No charge	No charge	Precertification required to avoid penalty equal to 20% reduction of benefits.
	<u>Durable medical equipment</u>	No charge on certain equipment. 20% <u>coinsurance</u> otherwise applicable.	No charge on certain equipment. 20% <u>coinsurance</u> otherwise applicable.	Precertification may be necessary to avoid penalty equal to 20% reduction of benefits.
	<u>Hospice services</u>	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 <u>copay</u> /exam Region III: \$30 <u>copay</u> /exam Region IV: \$43 <u>copay</u> /exam <u>Deductible</u> does not apply.	Not covered	Limit one per 12 months.
	Children's glasses	No charge for regular glasses with standard lenses. Hi-index: \$55 <u>copay</u> /frame Polarized: \$75 <u>copay</u> /frame \$300 allowance for non-plan frames <u>Copay</u> varies for anti-reflective coating Disposable contacts: \$35 <u>copay</u> /6-month supply. <u>Deductible</u> 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.)		
<ul style="list-style-type: none"><li>• <u>Habilitation services</u></li><li>• Infertility treatment</li></ul>	<ul style="list-style-type: none"><li>• Long-term care</li><li>• Private-duty nursing</li></ul>	<ul style="list-style-type: none"><li>• Routine foot care</li></ul>
Other Covered Services (Limitations may apply to these services. This is not a complete list. Please see your plan document.)		
<ul style="list-style-type: none"><li>• Acupuncture (24 visits/calendar year combined with medical massage)</li><li>• Bariatric surgery (one/lifetime)</li><li>• Chiropractic care (40 visits/calendar year)</li></ul>	<ul style="list-style-type: none"><li>• Cosmetic surgery (only following injury, illness or mastectomy, or for correction of congenital functional abnormality)</li><li>• Dental care (Adult)</li><li>• Hearing aids (\$2,500 per ear/3 years)</li></ul>	<ul style="list-style-type: none"><li>• Non-emergency care when traveling outside the U.S. (See: <a href="http://www.anthem.com">www.anthem.com</a>)</li><li>• Routine eye care (Adult) (no charge for exam in Region I; <u>copayment</u> for Regions II, III, and IV and for certain lenses and frames)</li><li>• Weight loss programs (limited to \$350 per calendar year through Fitness Awareness)</li></ul>

**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 grievance 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](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 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 \$150
- 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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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In this example, Peg would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$150
<u>Copayments</u>	\$10
<u>Coinsurance</u>	\$220
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$440</b>

**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*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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In this example, Joe would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$150
<u>Copayments</u>	\$660
<u>Coinsurance</u>	\$180
<i>What isn't covered</i>	
Limits or exclusions	\$540
<b>The total Joe would pay is</b>	<b>\$1,530</b>

**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*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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In this example, Mia would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$150
<u>Copayments</u>	\$10
<u>Coinsurance</u>	\$60
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$220</b>

**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.