Central PA Teamsters Health & Welfare Plan 16-2, R6-8

Coverage Period: 1/1/17 to 12/31/17

Summary of Benefits and Coverage: What this Plan Covers & What it Costs **Coverage for:** Sgl, Marr, P/Child(ren), Fam | **Plan Type:** PPO

This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.centralpateamsters.com or by calling 1-800-422-8330 (PA) or 800-331-0420 (USA).

Important Questions	Answers	Why this Matters:
What is the overall deductible?	$0 for NON-Major Med.Claims $200 person Major Med. Claims $600 family Major Med. Claims Doesn't apply to preventive care.	You must pay all the costs up to the **deductible** amount for Major Medical Services before this plan begins to pay for covered services you use. Check your policy or plan document to see when the **deductible** starts over (usually, but not always January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the **deductible.**
Are there other deductibles for specific services?	No.	You don't have to meet **deductibles** for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out–of–pocket limit on my expenses?	Yes. $0 for NON-Major Medical Claims; $2,500 person/$5,000 family for Major Medical Claims.	The **out-of pocket limit** for Major Medical services is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out–of–pocket limit?	Premiums, balance-billed 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.**
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for *specific* covered services, such as office visits.
Does this plan use a network of providers?	Yes. Call 1-800-422-8330 (PA) Or 1-800-331-0420 (USA) or see www.centralpateamsters.com for a list of participating providers.	If you use an in-network doctor or other health care **provider**, this plan will pay some or all of the covered costs. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the term, **preferred**, or participating for **providers** in their network. See the chart on page 2 for how this plan pays different kinds of **providers.**
Do I need a referral to see a specialist?	No. You don't need a referral to see a specialist.	You can see the **specialist** you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 4. See your policy or plan document for additional information about **excluded services.**

Questions: Call 1-800-422-8330 (PA) or 1-800-331-0420 (USA) or visit us at www.centralpateamsters.com.
If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.centralpateamsters.com or call 1-800-422-8330 (PA) or 1-800-331-0420 (USA) to request a copy.

OMB Control Numbers 1545-2229, 1210-0147, and 0938-1146

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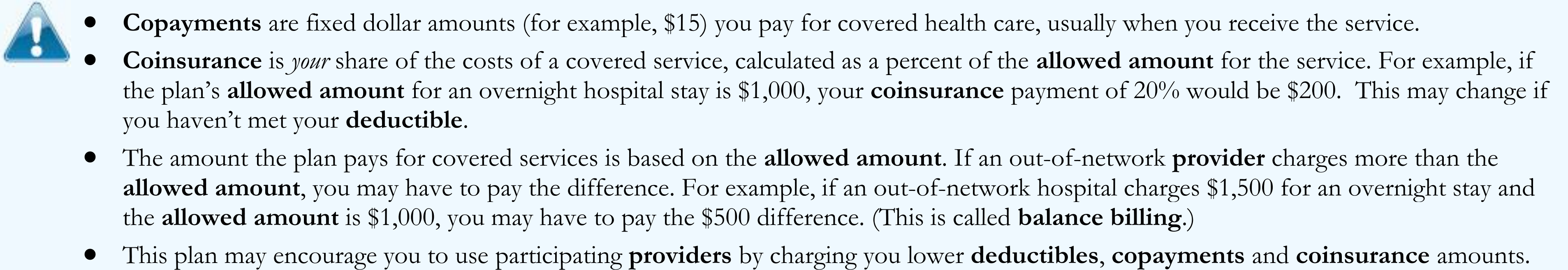

- **Copayments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is $1,000, your **coinsurance** payment of 20% would be $200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges $1,500 for an overnight stay and the **allowed amount** is $1,000, you may have to pay the $500 difference. (This is called **balance billing**.)
- This plan may encourage you to use participating **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$20 co-pay/visit	$30 co-pay/visit	----------------none------------
	Specialist visit	$30 co-pay/visit	$55 co-pay/visit	----------------none------------
	Other practitioner office visit	Provider charge minus network discount minus $25	Provider charge minus $25	----------------none------------
	Preventive care/screening/immunization	No charge	Amount over UCR	----------------none------------
If you have a test	Diagnostic test (x-ray, blood work)	No charge	Amount over UCR plus 10%	----------------none------------
	Imaging (CT/PET scans, MRIs)	No charge	Amount over UCR plus 10%	----------------none------------

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www. centralpateamsters.com	Generic drugs	$5 co-pay/Rx retail; $15 co-pay/Rx mail order	Amount greater than Fund cost plus co-pay	Covers up to a 34 day supply (retail Rx); 35-90 day supply (mail order Rx)
	Preferred brand drugs	$15 co-pay/Rx (retail); $30 co-pay/Rx mail order	Amount greater than Fund cost plus co-pay	Covers up to a 34 day supply (retail Rx); 35-90 day supply (mail order Rx)
	Non-preferred brand drugs	$30 co-pay/Rx (retail); $60 co-pay/Rx mail order	Amount greater than Fund cost plus co-pay	Covers up to a 34 day supply (retail Rx); 35-90 day supply (mail order Rx)
	Specialty drugs	$15 co-pay/Rx (retail); $30 co-pay/Rx mail order	Amount greater than Fund cost plus co-pay	Covers up to a 34 day supply (retail Rx); 35-90 day supply (mail order Rx)
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	$100 co-pay	$100 co-pay; deductible plus 10% co-insurance	----------------none------------
	Physician/surgeon fees	No charge	10% co-insurance plus any balance over UCR and Major Med. Ded.	----------------none------------
If you need immediate medical attention	Emergency room services	$100 co-pay	$100 co-pay	----------------none------------
	Emergency medical transportation	$100 co-pay	$100 co-pay	----------------none------------
	Urgent care	$20 co-pay non-specialist; $30 co-pay specialist	$30 co-pay plus amt. over UCR for non-specialist; $55 co-pay plus amt. over UCR for specialist	----------------none------------
If you have a hospital stay	Facility fee (e.g., hospital room)	$100 co-pay	$100 co-pay; deductible plus 10% co-insurance	----------------none------------

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
	Physician/surgeon fee	No charge.	10% co-insurance after deductible and amt. over UCR	----------------none------------
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	$20 co-pay	$30 co-pay plus amount over UCR	----------------none------------
	Mental/Behavioral health inpatient services	$100 co-pay	$100 co-pay; deductible plus 10% co-insurance	----------------none------------
	Substance use disorder outpatient services	$20 co-pay	$30 co-pay plus amt. over UCR	----------------none------------
	Substance use disorder inpatient services	$100 co-pay	$100 co-pay; deductible plus 10% co-insurance	----------------none------------
If you are pregnant	Prenatal and postnatal care	$20 co-pay for initial office visit	$30 co-pay plus amt. over UCR for initial office visit	No coverage for dependent children
	Delivery and all inpatient services	$100 co-pay	$100 co-pay; deductible plus 10% co-insurance	No coverage for dependent children
If you need help recovering or have other special health needs	Home health care	$20 co-pay for doctor services	$30 co-pay for doctor services plus amt. over UCR	----------------none------------
	Rehabilitation services	$20 co-pay	$30 co-pay plus amt. over UCR	----------------none------------
	Habilitation services	$20 co-pay	$30 co-pay plus amt. over UCR	----------------none------------
	Skilled nursing care	Deductible plus 10% co-insurance up to 240 hours; after 240 hours-50% co-insurance	Deductible plus 10% co-insurance up to 240 hours; after 240 hours-50% co-insurance	----------------none------------
	Durable medical equipment	Deductible plus 10% co-insurance	Deductible plus 10% co-insurance	----------------none------------
	Hospice service	$100 co-pay	$100 co-pay; deductible and 10% co-insurance	----------------none------------
If your child needs	Eye exam	Not covered	Not covered	Not covered

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
dental or eye care	Glasses	Not covered	Not covered	Not covered
	Dental check-up	Not covered	Not covered	Not covered

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Cosmetic Surgery
- Dental Care (Adult)
- Hearing Aids
- Infertility Treatment
- Long Term Care
- Routine Eye Care (Adult)

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Acupuncture
- Bariatric Surgery
- Chiropractic Care
- Non-Emergency Care when Traveling Outside of the United States
- Private Duty Nursing
- Routine Foot Care
- Weight Loss Programs

Your Rights to Continue Coverage:

If you lose coverage under the plan, then depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a premium, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-800-422-8330 (PA) or 1-800-331-0420 (USA). You may also contact the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human services at 1-877-267-2323 x61565 or www.cciio.cms.gov

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact the Plan Administrator at 1-800-422-8330 (PA) or 1-800-331-0420 (USA).

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health coverage that qualifies as "minimum essential coverage." **This plan or policy does provide minimum essential coverage.**

Does this coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value for the benefits it provides.**

To see examples of how this plan might cover costs for a sample medical situation, see the next page.

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.

This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby
(normal delivery)

- **Amount owed to providers:** $7,540
- **Plan pays** $7,180
- **Patient pays** $ 360

Sample care costs:

Hospital charges (mother)	$2,700
Routine obstetric care	$2,100
Hospital charges (baby)	$900
Anesthesia	$900
Laboratory tests	$500
Prescriptions	$200
Radiology	$200
Vaccines, other preventive	$40
Total	**$7,540**

Patient pays:

Deductibles	$0
Copays	$210
Coinsurance	$0
Limits or exclusions	$150
Total	**$360**

Managing type 2 diabetes
(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** $5,400
- **Plan pays** $4,420.52
- **Patient pays** $979.48

Sample care costs:

Prescriptions	$2,900
Medical Equipment and Supplies	$1,300
Office Visits and Procedures	$700
Education	$300
Laboratory tests	$100
Vaccines, other preventive	$100
Total	**$5,400**

Patient pays:

Deductibles	$200.00
Copays	$604.20
Coinsurance	$96.28
Limits or exclusions	$79.00
Total	**$979.48**

Note: These numbers assume the patient is participating in our diabetes wellness program. If you have diabetes and do not participate in the wellness program, your costs may be higher. For more information about the diabetes wellness program, please contact the Health and Welfare Fund at 1-800-422-8330 (PA) or 1-800-331-0420 (USA).

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✘ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✘ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.