
 **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, call 617-265-3757 or 800-637-3736. 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.com or call 617-265-3757 or 800-637-3736 to request a copy.

Important Questions	Answers	Why This Matters:
What is the <u>medical deductible</u>?	<u>In-network</u> and <u>out-of-network</u> medical (combined): \$300/individual; \$600/family.	Generally, you must pay all of the costs from medical <u>providers</u> up to the medical <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , the medical family <u>deductible</u> must be met before the <u>plan</u> begins to pay. The medical <u>deductible</u> does not apply to <u>prescription drugs</u> , routine eye care or routine dental care.
Are there services covered before you meet your <u>deductible</u>?	<u>In-network</u> exams, testing and outpatient mental health and substance abuse treatment billed as freestanding facilities and <u>in-network</u> and <u>out-of-network home health care</u> and <u>hospice services</u> , are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. Exams, testing and outpatient mental health and substance abuse treatment billed as a hospital are subject to the <u>deductible</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u>?	<u>In-network</u> : \$1,500/individual; \$3,000/family. <u>Out-of-network</u> : \$4,000/individual; \$6,250/family.	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> , the overall family <u>out-of-pocket limit</u> must be met.
What is not included in the <u>out-of-pocket limit</u>?	<u>Copayments</u> , <u>deductibles</u> , penalties for failure to obtain precertification, <u>premiums</u> , <u>balance-billing</u> charges and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .

Will you pay less if you use a <u>network provider</u>?	Yes. See www.tuftshealthplan.com/carelink/ionworkers or call 800-768-4695 for a list of <u>in-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.
Do you need a <u>referral</u> to see a <u>specialist</u>?	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
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <u>provider's office</u> or clinic	Primary care visit to treat an injury or illness	Office visit or freestanding facility: \$20 <u>copay/visit</u> and <u>deductible</u> does not apply. Hospital: 20% <u>coinsurance</u> after <u>deductible</u> .	40% <u>coinsurance</u> after <u>deductible</u> .	<u>Copay</u> does not count toward the <u>out-of-pocket limit</u> .
	<u>Specialist</u> visit			
	<u>Preventive care/screening/Immunization</u>			
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	Office or freestanding facility: no charge and <u>deductible</u> does not apply. Hospital: 20% <u>coinsurance</u> after <u>deductible</u> .	40% <u>coinsurance</u> after <u>deductible</u> .	None.
	Imaging (CT/PET scans, MRIs)			

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		<u>In-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	Retail: \$15 <u>copay</u> /prescription. Mail order: \$30 <u>copay</u> /prescription.	You pay the full amount and apply for reimbursement of <u>allowed amount</u> .	Retail: 34-day supply. Mail order: 102-day supply. <u>Copay</u> does not count toward the <u>out-of-pocket limit</u> .
	Preferred brand drugs	Retail: \$30 <u>copay</u> /prescription. Mail order: \$60 <u>copay</u> /prescription.		
	Non-preferred brand drugs	Retail: \$45 <u>copay</u> /prescription. Mail order: \$90 <u>copay</u> /prescription.		
	<u>Specialty drugs</u>	Generic: \$30 <u>copay</u> /prescription. Preferred brand: \$60 <u>copay</u> /prescription. Non-preferred brand: \$90 <u>copay</u> /prescription.	Not covered.	<u>Copay</u> may be prorated based on number of days' supply. <u>Copay</u> does not count toward the <u>out-of-pocket limit</u> . Available only through Accredo <u>specialty drug pharmacy</u> .
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u> after <u>deductible</u> .	40% <u>coinsurance</u> after <u>deductible</u> .	None.
	Physician/surgeon fees	Physician: 20% <u>coinsurance</u> . Surgeon: no charge. Deductible applies.	40% <u>coinsurance</u> after <u>deductible</u> .	None.
If you need immediate medical attention	<u>Emergency room care</u>	20% <u>coinsurance</u> after <u>deductible</u> .	40% <u>coinsurance</u> after <u>deductible</u> .	Call 800-768-4695 within 48 hours of emergency admission.
	<u>Emergency medical transportation</u>	20% <u>coinsurance</u> after <u>deductible</u> .	40% <u>coinsurance</u> after <u>deductible</u> .	Local ambulance service only. Nonemergency service covered only if <u>medically necessary</u> .

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	<u>Urgent care</u>	Freestanding facility: \$20 <u>copay</u> /visit. Hospital: 20% <u>coinsurance</u> . <u>Deductible</u> applies.	40% <u>coinsurance</u> after <u>deductible</u> .	<u>Copay</u> does not count toward the <u>out-of-pocket limit</u> .
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u> after <u>deductible</u> .	40% <u>coinsurance</u> after <u>deductible</u> .	Limited to semi-private room rate. Pre-admission certification required to avoid 10% penalty up to \$500 maximum/first occurrence. Subsequent failures to precertify subject to 20% penalty up to \$1,000 maximum. Call 800-768-4695 within 48 hours of emergency admission.
	Physician/surgeon fees	Physician: 20% <u>coinsurance</u> . Surgeon: no charge. <u>Deductible</u> applies.	40% <u>coinsurance</u> after <u>deductible</u> .	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office visit: \$5 <u>copay</u> /visit and <u>deductible</u> does not apply. Other outpatient: 20% <u>coinsurance</u> after <u>deductible</u> .	40% <u>coinsurance</u> after <u>deductible</u> .	<u>Copay</u> does not count toward the <u>out-of-pocket limit</u> . For assistance consult Modern Assistance Programs at 617-774-0331.
	Inpatient services	20% <u>coinsurance</u> after <u>deductible</u> .	40% <u>coinsurance</u> after <u>deductible</u> .	Limited to semi-private room rate. Pre-admission certification required to avoid 10% penalty up to \$500 maximum/first occurrence. Subsequent failures to precertify subject to 20% penalty up to \$1,000 maximum. Call Modern Assistance Programs at 617-774-0331.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you are pregnant	Office visits	\$20 <u>copay</u> /visit. <u>Deductible</u> does not apply.	40% <u>coinsurance</u> after <u>deductible</u> .	<u>Copay</u> does not count toward the <u>out-of-pocket limit</u> . Depending on the type of service, <u>coinsurance</u> and <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	20% <u>coinsurance</u> after <u>deductible</u> .	40% <u>coinsurance</u> after <u>deductible</u> .	
	Childbirth/delivery facility services	Physician: 20% <u>coinsurance</u> . Surgeon: no charge. <u>Deductible</u> applies.	40% <u>coinsurance</u> after <u>deductible</u> .	Limited to semi-private room rate.
If you need help recovering or have other special health needs	<u>Home health care</u>	No charge. <u>Deductible</u> does not apply.	No charge up to <u>allowed amount</u> . <u>Deductible</u> does not apply.	Limit 90 visits/year. Precertify with CareAllies at 800-768-4695.
	<u>Rehabilitation services</u>	Outpatient: \$20 <u>copay</u> /visit. Inpatient: 20% <u>coinsurance</u> . <u>Deductible</u> applies.	40% <u>coinsurance</u> after <u>deductible</u> .	<u>Copay</u> does not count toward the <u>out-of-pocket limit</u> . Precertify with CareAllies at 800-768-4695.
	<u>Habilitation services</u>	Outpatient: \$20 <u>copay</u> /visit. Inpatient: 20% <u>coinsurance</u> . <u>Deductible</u> applies.	40% <u>coinsurance</u> after <u>deductible</u> .	<u>Copay</u> does not count toward the <u>out-of-pocket limit</u> . Precertify with CareAllies at 800-768-4695.
	<u>Skilled nursing care</u>	20% <u>coinsurance</u> . <u>Deductible</u> applies.	40% <u>coinsurance</u> after <u>deductible</u> .	Limit 100 days/calendar year. Covered only if admitted within 14 days of a hospital stay of at least 3 days. Precertify with CareAllies at 800-768-4695.
	<u>Durable medical equipment</u>	No charge. <u>Deductible</u> applies.	40% <u>coinsurance</u> after <u>deductible</u> .	Precertification required for <u>DME</u> greater than \$1,000. Rental cost not to exceed purchase price.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	<u>Hospice services</u>	No charge. <u>Deductible</u> does not apply.	No charge up to <u>allowed amount</u> . <u>Deductible</u> does not apply.	Precertify with CareAllies at 800-768-4695.
If your child needs dental or eye care	Children's eye exam	No charge.	No charge up to \$30 <u>allowed amount</u> .	Limit 1 exam/12 months. Separately administered by Davis Vision.
	Children's glasses	No charge.	No charge up to \$30 <u>allowed amount</u> for frames and \$30 <u>allowed amount</u> for lenses.	Limit 1 pair/12 months (individuals 18 and under). Separately administered by Davis Vision.
	Children's dental check-up	No charge up to <u>allowed amount</u> .	No charge up to <u>allowed amount</u> .	None.

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.)

- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine foot care
- Weight loss programs

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

- Acupuncture (precertification required)
- Bariatric surgery (precertification required)
- Chiropractic care (limit 26 visits/year)
- Cosmetic surgery (only if due to accidental bodily injury, congenital deformity or disease, previous therapeutic process, or mastectomy)
- Dental care (Adult) (Limit: 1 exam/calendar year)
- Hearing aids (\$2,500/ear every 3 years)
- Infertility treatment (limit 3 treatment cycles)
- Private-duty nursing
- Routine eye care (Adult) (limit 1 exam/12 months; 1 pair glasses/24 months)

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 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 Fund Office at 617-265-3757 or 800-637-3736. You may also contact the Department of Labor's Employee Benefits Security Administration at 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>	\$500
■ <u>Specialist copay</u>	\$20
■ 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>	\$300
<u>Copayments</u>	\$140
<u>Coinsurance</u>	\$1,500
<i>What isn't covered</i>	
Limits or exclusions	\$10
The total Peg would pay is	\$1,950

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>	\$500
■ <u>Specialist copay</u>	\$20
■ 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>	\$190
<u>Copayments</u>	\$1,510
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$1,720

Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$500
■ <u>Specialist copay</u>	\$20
■ 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>	\$300
<u>Copayments</u>	\$140
<u>Coinsurance</u>	\$220
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$660