



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, 1-800-522-0456. 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/](http://www.healthcare.gov/sbc-glossary/) or call 1-800-522-0456 to request a copy.

Important Questions	Answers	Why This Matters:
<a href="#">What is the overall deductible?</a>	<b>In-Network:</b> \$300/person; <b>Out-of-Network:</b> \$750/person; per calendar year; medical benefits only	Generally, you must pay all of the costs from <b>providers</b> up to the <b>deductible</b> amount before this <b>plan</b> begins to pay. The <b>deductible</b> applies to medical benefits only.
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes <b>In-Network Preventive</b> care	For example, this <b>plan</b> covers certain <b>preventive services</b> without <b>cost-sharing</b> and before you meet your <b>deductible</b> . See a list of covered <b>preventive services</b> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <a href="#">deductibles</a> for specific services?	No	You don't have to meet <b>deductibles</b> for specific services.
<a href="#">What is the out-of-pocket limit</a> for this <a href="#">plan</a> ?	<b>In-Network:</b> Medical: \$5,600. Rx: \$1,000. <b>Out-of-Network:</b> Medical: \$5,600; Rx: \$1,000	The <b>out-of-pocket limit</b> is the most you could pay in a year for covered services.
<a href="#">What is not included in the out-of-pocket limit?</a>	<b>Premiums, balance-billing</b> charges, and health care this <b>plan</b> doesn't cover	Even though you pay these expenses, they don't count toward the <b>out-of-pocket limit</b> .
<a href="#">Will you pay less if you use a network provider?</a>	Yes. See <a href="http://www.anthem.com">www.anthem.com</a> or call 1-800-810-BLUE for a list of <b>network providers</b>	This plan uses a <b>provider network</b> . You will pay less if you use a <b>provider</b> in the <b>plan's network</b> . You will pay the most if you use an <b>out-of-network provider</b> , and you might receive a bill from a <b>provider</b> for the difference between the <b>provider's</b> charge and what your <b>plan</b> pays ( <b>balance billing</b> ). Be aware your <b>network provider</b> might use an <b>out-of-network provider</b> for some services (such as lab work). Check with your <b>provider</b> before you get services. <b>Balance billing</b> does not apply to services protected by the Federal "No Surprises Act".
<a href="#">Do you need a referral</a> to see a <a href="#">specialist</a> ?	No	You can see the <b>specialist</b> you choose without a <b>referral</b> .



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 <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	\$25 <a href="#">copayment</a>	40% <a href="#">coinsurance</a> of <a href="#">UCR</a> , <a href="#">balance billing</a> , where applicable.	Out-of-network provider/\$60 maximum. Telephonic and video physician visits are covered through Anthem LiveHealth OnLine only. <a href="#">Copayment</a> does not apply.
	<a href="#">Specialist</a> visit	\$40 <a href="#">copayment</a>	40% <a href="#">coinsurance</a> of <a href="#">UCR</a> , <a href="#">balance billing</a> , where applicable.	Out-of-network provider/\$60 maximum.
	<a href="#">Preventive care/screening/immunization</a>	No charge. <a href="#">Deductible</a> does not apply	40% <a href="#">coinsurance</a> of <a href="#">UCR</a> , <a href="#">balance billing</a> , where applicable.	None
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	30% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a> of <a href="#">UCR</a> , <a href="#">balance billing</a> , where applicable.	None
	Imaging (CT/PET scans, MRIs)	30% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a> of <a href="#">UCR</a> , <a href="#">balance billing</a> , where applicable.	<a href="#">Preauthorization</a> required. Failure may result in a denial or penalty of 50% up to \$500.
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.Express-Scripts.com">www.Express-Scripts.com</a>	Generic drugs	Retail: 20% up to \$10; Mail: 20% up to \$20	Same as <a href="#">In-network</a> , plus <a href="#">balance billing</a>	Retail limited to 34-day supply; mail order limited to 90-day supply. You may obtain a brand name medication when a generic equivalent is available, you pay the generic <a href="#">coinsurance</a> plus the difference between the cost of the brand name drug and the generic. Utilization Management Program in effect. <a href="#">Preauthorization</a> required for some drugs. Failure to do so may result in a denial of benefits. For more information contact Express Scripts, Inc. at 1-877-861-8145.
	Preferred brand drugs	Retail: 20% up to \$25; Mail: 20% up to \$50	Same as <a href="#">In-network</a> , plus <a href="#">balance billing</a>	
	Non-preferred brand drugs	Retail: 20% up to \$50; Mail: 20% up to \$100	Same as <a href="#">In-network</a> , plus <a href="#">balance billing</a>	
	<a href="#">Specialty drugs</a>	Same as non-preferred  Drugs covered under SaveOnSP:	Not covered	Specialty drugs must be filled through Accredo, an Express Scripts, Inc. specialty pharmacy. For more information regarding the

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)	
		Enrolled in program: No charge Not enrolled in program: 30% <b>coinsurance</b>		SaveOnSP program please contact SaveOnSP at 1-800-683-1074 or the UFCW Local 1500 Welfare Fund at (516) 214-1337/(516) 214-1336.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% <b>coinsurance</b>	Not covered	<b>Preauthorization</b> required for certain services. Failure may result in a denial or penalty of 50% up to \$500.
	Physician/surgeon fees	30% <b>coinsurance</b>	40% <b>coinsurance</b> of <b>UCR, balance billing</b> , where applicable.	
If you need immediate medical attention	<a href="#">Emergency room care</a>	\$100 <b>copayment (facility only), plus copays or 30% coinsurance</b> (medical services)	\$100 <b>copayment (facility only), plus copays or 30% coinsurance</b> (medical services)	<b>Copayment</b> waived if admitted. Limited to initial visit for <b>Emergency Medical Conditions</b> as defined by the Summary Plan Description.
	<a href="#">Emergency medical transportation</a>	30% <b>coinsurance</b>	Same as <b>In-network</b> , plus <b>balance billing</b>	If air ambulance, medical condition must warrant air ambulance services. <b>Out-of-network</b> air ambulance is paid the same as <b>in-network</b> .
	<a href="#">Urgent care</a>	\$25 <b>copayment</b>	40% <b>coinsurance</b> of <b>UCR, balance billing</b> , where applicable.	Out-of-network provider/\$60 maximum.
If you have a hospital stay	Facility fee (e.g., hospital room)	30% <b>coinsurance</b>	Not covered except in emergencies. Emergency: 30% <b>coinsurance</b>	<b>Preauthorization</b> required. Failure may result in a denial or penalty of 50% up to \$500. Semi-private room and board allowed only.
	Physician/surgeon fees	30% <b>coinsurance</b>	40% <b>coinsurance</b> of <b>UCR, balance billing</b> , where applicable. Emergency: 30% <b>coinsurance</b>	<b>Preauthorization</b> required for certain services. Failure may result in a denial or penalty of 50% up to \$500.

† For more information about limitations and exceptions, see the plan or policy document which can be requested by calling 1-800-522-0456

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 need mental health, behavioral health, or substance abuse services	Outpatient services	\$25 <b>copayment</b>	40% <b>coinsurance</b> of <b>UCR, balance billing</b> , where applicable.	Out-of-network provider/\$60 maximum. Telephonic and video physician visits are covered. <b>Copayment</b> does not apply to Anthem LiveHealth OnLine visits only.
	Inpatient services	30% <b>coinsurance</b>	Not covered except in emergencies. Emergency: 30% <b>coinsurance</b>	Residential mental health or substance abuse treatment is limited to sixty days per calendar year in a non-hospital setting <b>In-Network</b> only. <b>Preauthorization</b> required. Failure may result in a denial or penalty of 50% up to \$500. Semi-private room and board allowed only.
If you are pregnant	Office visits	\$25 <b>copayment</b>	40% <b>coinsurance</b> of <b>UCR, balance billing</b> , where applicable.	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Out-of-network provider/\$60 maximum.
	Childbirth/delivery professional services	30% <b>coinsurance</b>	40% <b>coinsurance</b> of <b>UCR, balance billing</b> , where applicable. Emergency: 30% <b>coinsurance</b>	None
	Childbirth/delivery facility services	30% <b>coinsurance</b>	Not covered Emergency: 30% <b>coinsurance</b>	<b>Preauthorization</b> should be obtained within first 3 months of pregnancy, but not required.
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	30% <b>coinsurance</b>	40% <b>coinsurance</b> of <b>UCR, balance billing</b> , where applicable.	In-Network – 200 visits/year. Out-of-Network – 40 visits/year. <b>Preauthorization</b> required. Failure may result in a denial or penalty of 50% up to \$500.
	<a href="#">Rehabilitation services</a>	30% <b>coinsurance</b>	40% <b>coinsurance</b> of <b>UCR, balance billing</b> , where applicable.	30 visits/year for both In and Out-of-Network services combined for each therapeutic category inclusive of physical, speech, occupational and orthoptic therapies. Out-of-network provider/\$60 maximum.
	<a href="#">Habilitation services</a>	30% <b>coinsurance</b>	40% <b>coinsurance</b> of <b>UCR, balance billing</b> , where applicable.	<b>Preauthorization</b> required. Failure may result in a denial or penalty of 50% up to \$500.
	<a href="#">Skilled nursing care</a>	30% <b>coinsurance</b>	Not covered	60 days/year. <b>Preauthorization</b> required. Failure may result in a denial or penalty of 50% up to \$500
	<a href="#">Durable medical equipment</a>	30% <b>coinsurance</b>	40% <b>coinsurance</b> of <b>UCR, balance billing</b> , where applicable.	<b>Preauthorization</b> required. Failure may result in a denial or penalty of 50% up to \$500.

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)	
	<a href="#">Hospice services</a>	30% <b>coinsurance</b>	Not covered	210 days per lifetime. <b>Preauthorization</b> required. Failure may result in a denial or penalty of 50% up to \$500.
If your child needs dental or eye care	Children's eye exam	Not covered for children	Not covered for children	
	Children's glasses			
	Children's dental check-up			

### Excluded Services & Other Covered Services:

Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other <a href="#">excluded services</a> .)		
<ul style="list-style-type: none"> <li>Bariatric Surgery</li> <li>Cosmetic Surgery</li> </ul>	<ul style="list-style-type: none"> <li>Infertility Treatment</li> <li>Long-term care</li> <li>Private Duty Nursing</li> </ul>	<ul style="list-style-type: none"> <li>Routine foot care</li> <li>Weight loss programs</li> </ul>

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)		
<ul style="list-style-type: none"> <li>Acupuncture(if prescribed for rehabilitation purposes)</li> <li>Chiropractic care</li> </ul>	<ul style="list-style-type: none"> <li>Dental Care (Adult)</li> <li>Non-emergency care when traveling outside the U.S.</li> </ul>	<ul style="list-style-type: none"> <li>Routine eye care (Adult)</li> <li>Hearing Aids (\$2,500/Lifetime exclusively through Start Hearing only))</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: U.S. Department of Labor 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 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 1-800-522-0456. 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](#) 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](#).

**Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-522-0456 Ext.1336

\_\_\_\_\_ *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 \[copayment\]](#) \$40
- Hospital (facility) [\[cost sharing\]](#) 30%
- Other [\[cost sharing\]](#) 30%

**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:

<i>Cost Sharing</i>	
Deductibles	\$300
Copayments	\$10
Coinsurance	\$3,700
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$4,110</b>

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

- The [plan's](#) overall [deductible](#) \$300
- [Specialist \[copayment\]](#) \$40
- Hospital (facility) [\[cost sharing\]](#) 30%
- Other [\[cost sharing\]](#) 30%

**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:

<i>Cost Sharing</i>	
Deductibles	\$300
Copayments	\$700
Coinsurance	\$130
<i>What isn't covered</i>	
Limits or exclusions	\$40
<b>The total Joe would pay is</b>	<b>\$1,170</b>

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

- The [plan's](#) overall [deductible](#) \$300
- [Specialist \[copayment\]](#) \$40
- Hospital (facility) [\[cost sharing\]](#) 30%
- Other [\[cost sharing\]](#) 30%

**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:

<i>Cost Sharing</i>	
Deductibles	\$300
Copayments	\$200
Coinsurance	\$600
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,100</b>