



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 the Building Trades Welfare Benefit Fund at 1-516-833-9300 or 1-877-347-7225. 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/ or call 1-877-347-7225 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	For network providers : \$0. For out-of-network providers \$100 Individual / \$250 Family for Major Medical benefits, \$0 for Basic benefits.	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay.
Are there services covered before you meet your deductible ?	Yes, prescription drug, vision and dental benefits, and services with network providers .	This plan covers some items and services even if you haven't 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 ?	\$5,000 per individual.	The out-of-pocket limit is the most you could pay in a year for covered services.
What is not included in the out-of-pocket limit ?	Deductibles , penalties for failure to obtain preauthorization for services, premiums , balance-billing 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 .
Will you pay less if you use a network provider ?	Yes. See www.Anthem.com or call 1-800-810-BLUE (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 [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
		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	\$15 copay / office visit	After a basic plan benefit of \$40/visit up to \$1,250/year, deductible & 20% coinsurance	The out-of-network basic plan benefit limits are aggregated among all categories of outpatient visits. Coverage for immunizations is limited to children up to age 19. You may have to pay for services that aren't preventive . Ask your provider if the services needed are preventive. Then check what your plan will pay for.
	Specialist visit			
	Preventive care/screening/immunization	No charge	Balance billing	
If you have a test	Diagnostic test (x-ray, blood work)	No charge	After a basic plan benefit of \$750/year, deductible & 20% coinsurance	None
	Imaging (CT/PET scans, MRIs)			
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at 1-800-872-8276 or www.americanhealthcare.com . For mail order, contact 1-800-881-1966 or visit www.mycatamaranRx.com .	Generic drugs	\$3 copay /prescription (at retail & mail order)	Not covered	Coverage is limited to a 90-day supply per copay . Coverage of certain medications may require preauthorization , and coverage of certain medications may be subject to step therapy, quantity limits, or may be excluded. Contact American Health Care at 1-800-872-8276 for specific details.
	Preferred brand drugs	\$8 copay /prescription (at retail & mail order)	Not covered	
	Non-preferred brand drugs			
	Specialty drugs			

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	Balance billing	The out-of-network basic plan benefit includes all surgical procedures. Preauthorization is required by calling 1-866-457-9882. If you don't get preauthorization , a penalty of \$200 will be imposed.
	Physician/surgeon fees	No charge	After a basic plan benefit of \$2,000/surgical procedure and \$150/procedure for additional surgical opinions, deductible & 20% coinsurance	
If you need immediate medical attention	Emergency room care	No charge	Balance billing	None
	Emergency medical transportation	No charge	No charge	None
	Urgent care	\$15 copay / visit	After a basic plan benefit of \$40/visit up to \$1,250/year, deductible & 20% coinsurance	The out-of-network basic plan benefit limits are aggregated among all categories of outpatient visits.
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	Balance billing for first 120 days, then next 180 days at 50% coinsurance	The out-of-network basic plan benefit includes all surgical procedures. Preauthorization is required by calling 1-866-457-9882. If you don't get preauthorization , a penalty of \$200 will be imposed.
	Physician/surgeon fees	No charge	After a basic plan benefit of \$2,000/surgical procedure and \$150/procedure for additional surgical opinions, deductible & 20% coinsurance	

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 mental health, behavioral health, or substance abuse services	Outpatient services	\$15 copay / visit	After a basic plan benefit of \$40/visit up to \$1,250/year, deductible & 20% coinsurance	The out-of-network basic plan benefit limits are aggregated among all categories of outpatient visits.
	Inpatient services	No charge	Balance billing for first 120 days, then next 180 days at 50% coinsurance	Preauthorization is required by calling 1-866-457-9882. If you don't get preauthorization , a penalty of \$200 will be imposed.
If you are pregnant	Office visits	\$15 copay / pregnancy	After a basic plan benefit of \$40/visit up to \$1,250/year, deductible & 20% coinsurance	The out-of-network basic plan benefit limits are aggregated among all categories of outpatient visits.
	Childbirth/delivery professional services	No charge	After a basic plan benefit of \$2,000/ procedure, deductible & 20% coinsurance (balance billing for inpatient services)	Coverage limited to member & spouse only. The out-of-network basic plan benefit includes all surgical procedures. Preauthorization is required by calling 1-866-457-9882. If you don't get preauthorization , a penalty of \$200 will be imposed.
	Childbirth/delivery facility services			
If you need help recovering or have other special health needs	Home health care	No charge	25% coinsurance	Coverage is limited to 40 visits (1 visit = 4 hours) in 12 consecutive months.
	Rehabilitation services	\$15 copay / visit	20% coinsurance	Coverage is limited to 30 days per calendar year. Preauthorization is required by calling 1-866-457-9882. If you don't get preauthorization , a penalty of \$200 will be imposed.
	Habilitation services	Not covered	Not covered	None
	Skilled nursing care	No charge	20% coinsurance	Coverage is limited to 30 days per calendar year. Preauthorization is required by calling 1-866-457-9882. If you don't get preauthorization , a penalty of \$200 will be imposed.
	Durable medical equipment	10% coinsurance	20% coinsurance	Preauthorization is required by calling 1-866-457-9882. If you don't get preauthorization , a penalty of \$200 will be imposed.
	Hospice services	Not covered	Not covered	None

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	No charge	Balance billing	Coverage is limited to one exam and one pair of prescribed lenses and frames in a 12-month period, with a \$250 annual maximum benefit for individuals over age 26.
	Children's glasses			
	Children's dental check-up	No charge	Balance billing	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](#).)

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|--------------------|--|------------------------|
| • Cosmetic surgery | • Habilitation services | • Hospice services |
| • Long-term care | • Non-emergency care when traveling outside the U.S. | • Weight loss programs |

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

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|------------------------|----------------------------|-------------------------|
| • Acupuncture | • Bariatric surgery | • Chiropractic care |
| • Dental care (adult) | • Hearing aids | • Infertility treatment |
| • Private-duty nursing | • Routine eye care (adult) | • Routine foot care |

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. The contact information for the [plan](#) is: Building Trades Welfare Benefit Fund, 50 Charles Lindbergh Blvd., Suite 207, Uniondale, NY 11553, telephone: 516-833-9300 or 877-347-7225. 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: Building Trades Welfare Benefit Fund, 50 Charles Lindbergh Blvd., Suite 207, Uniondale, NY 11553. Telephone: 516-833-9300 or 877-347-7225. The Fund office hours are 9:00 A.M. to 5:00 P.M. You may also contact the Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.com. Additionally, a consumer assistance program can help you file your appeal. Contact the Community Service Society of New York, Community Health Advocates at 105 East 22nd Street, 8th floor, New York, NY 10010, 1-888-614-5400 or <http://www.communityhealthadvocates.org>.

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](#).

Language Access Services:

Para obtener asistencia en Español, llame al 516-833-9300 o 877-347-7225.

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	\$0
■ Specialist copayment	\$15
■ Hospital (facility) copayment	\$0
■ Generic drugs copayment	\$3

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
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$60
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$120

Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible	\$0
■ Primary care copayment	\$15
■ Diagnostic testing copayment	\$0
■ Preferred brand drugs copayment	\$8

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
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$610
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Joe would pay is	\$670

Mia's Simple Fracture

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

■ The plan's overall deductible	\$0
■ Physical therapy copayment	\$15
■ Emergency room copayment	\$0
■ Durable medical equipment coinsurance	10%

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
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$150
Coinsurance	\$20
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$170

Note: These numbers assume the patient does not participate in our Population Health Management wellness program. If you participate in the program, you may be able to reduce your costs. For more information, please contact American Health Care at 1-866-571-6104.

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.