




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 Trust Fund Office at 1-877-999-8329 or visit [www.ufcwrugtrust.org](http://www.ufcwrugtrust.org). 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 1-877-999-8329 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	<b>PPO (<u>Network</u>) <u>Providers</u>:</b> \$0 <b>Non-PPO (<u>Out-of-Network</u>) <u>Providers</u>:</b> \$50/individual	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay.
Are there services covered before you meet your <u>deductible</u> ?	Yes. For non-PPO <u>providers</u> , the <u>deductible</u> does not apply to: <u>home health care</u> , <u>prescription drugs</u> , <u>durable medical equipment</u> , <u>urgent care</u> , chiropractor and acupuncture, physician office visits, the special podiatry benefit, vision services, and mental health/substance abuse office visits.	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.
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> ?	Not applicable.	This <u>plan</u> does not have an <u>out-of-pocket limit</u> .
What is not included in the <u>out-of-pocket limit</u> ?	Not applicable.	This <u>plan</u> does not have an <u>out-of-pocket limit</u> on your expenses.
Will you pay less if you use a <u>network provider</u> ?	Yes. In California, see Anthem Blue Cross Prudent Buyer at <a href="http://www.anthem.com/ca">www.anthem.com/ca</a> or call 1-800-227-3641 for a list of medical care or behavioral health care PPO <u>providers</u> . Outside of California, see <a href="http://www.bluecross.com">www.bluecross.com</a> or call 1-800-810-2583.	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
		PPO Provider (You will pay the least)	Non-PPO 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	\$10 <u>copay</u> /visit	No charge up to \$25.50/visit. After Basic Medical limit has been reached and the <u>deductible</u> has been satisfied, you pay 20% <u>coinsurance</u> .	For non-PPO <u>providers</u> , Basic Medical pays up to \$25.50/visit, not to exceed \$300 per calendar year. Benefits begin on the first visit for each accident and second visit for each illness.
	<u>Specialist</u> visit	\$10 <u>copay</u> /visit	No charge to <u>allowed amount</u> . <u>Deductible</u> does not apply.	Referral by attending physician required for non-PPO <u>provider</u> or no coverage. <u>Allowed Amount</u> for non-PPO <u>provider</u> is \$60 per visit.
	<u>Preventive care/screening/immunization</u>	No charge	15% <u>coinsurance</u>	You may have to pay for services that aren't 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)	No charge	15% <u>coinsurance</u> up to \$750 per accident or per calendar year for all illnesses combined, then 25% <u>coinsurance</u> after <u>deductible</u> .	When required by law, non-PPO <u>diagnostic tests</u> will be treated as PPO.
	Imaging (CT/PET scans, MRIs)	No charge	15% <u>coinsurance</u> , up to \$750 per accident or per calendar year for all illnesses combined, then 25% <u>coinsurance</u> after <u>deductible</u> .	When required by law, non-PPO imaging will be treated as PPO.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		PPO Provider (You will pay the least)	Non-PPO Provider (You will pay the most)	
<p><b>If you need drugs to treat your illness or condition</b></p> <p>More information about <b>prescription drug coverage</b> is available at <a href="http://www.optumrx.com">www.optumrx.com</a></p>	Generic drugs	\$5 <u>copay</u> /prescription. <u>Deductible</u> does not apply.	Not covered.	<ul style="list-style-type: none"> <li>You must use a Participating Pharmacy listed in the UFCW Participating Pharmacy Directory of the Southern California Drug Benefit Fund or no coverage.</li> <li>Limited to a 30-day supply (90-day supply for maintenance drugs in certain therapeutic classifications).</li> <li>Mail order available only outside California.</li> <li>If you purchase a brand drug when a generic drug is available, you pay the brand drug <u>copayment</u> plus the difference in cost between the brand drug and generic drug, unless your <u>provider</u> indicates “dispense as written.”</li> <li>See the website listed or call 1-800-788-7891 for information on drugs covered by your <u>plan</u>. Not all drugs are covered.</li> </ul>
	Brand drugs	\$5 <u>copay</u> /prescription if generic equivalent not available; \$8 <u>copay</u> /prescription if generic equivalent available and doctor orders “dispense as written.” <u>Deductible</u> does not apply.	Not covered.	
	Generic Preventive Care Drugs (including FDA-approved contraceptives)	No charge. <u>Deductible</u> does not apply.	Not covered.	
	Injectable (Specialty) drugs	20% <u>coinsurance</u> <u>Deductible</u> does not apply.	Not covered.	
<p><b>If you have outpatient surgery</b></p>	Facility fee (e.g., ambulatory surgery center)	No charge	<p><i>Outpatient Hospital facilities:</i> 15% <u>coinsurance</u>. <i>Outpatient Surgical Centers:</i> 100% <u>coinsurance</u> on any charges over the maximum benefit of \$350/operative session.</p>	<p><u>Preauthorization</u> required.</p> <p>For non-PPO outpatient surgery centers, the <u>plan's</u> maximum payment is limited to \$350 per operative session. You are responsible for all charges over \$350.</p>

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		PPO Provider (You will pay the least)	Non-PPO Provider (You will pay the most)	
If you have outpatient surgery	Physician/surgeon fees	No charge	<p><i>Basic Medical:</i> No charge up to scheduled allowance.</p> <p><i>Major Medical:</i> Surgeon/Assistant Surgeon: After <u>deductible</u>, 20% <u>coinsurance</u>. Anesthesiologist: After <u>deductible</u>, 15% <u>coinsurance</u>.</p>	When required by law, non-PPO physician/surgeon fees will be treated as PPO.
If you need immediate medical attention	<u>Emergency room care</u>	No charge	No charge	Physician/professional charges may be billed separately. When required by law, non-PPO emergency services will be treated as PPO.
	<u>Emergency medical transportation</u>	No charge	No charge. <u>Deductible</u> does not apply.	None.
	<u>Urgent care</u>	\$10 copay/visit	Paid as physician office visit	Paid as office visit. For non-PPO <u>providers</u> , Basic Medical pays up to \$25.50/visit, not to exceed \$300 per calendar year. Benefits begin on the first visit for each accident and second visit for each illness.
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge up to 120 days per disability. After 120 days, 20% <u>coinsurance</u> .	50% <u>coinsurance</u> , <u>deductible</u> does not apply, for first 120 days per disability. After 120 days, 20% <u>coinsurance</u> after <u>deductible</u> .	<u>Preauthorization</u> required to avoid penalty of non-payment. Only semi-private room covered unless private room is <u>medically necessary</u> .
	Physician/surgeon fees	No charge	<p><i>Physician hospital visits:</i> No charge, up to \$25.50/day, then 20% <u>coinsurance</u> after <u>deductible</u>.</p> <p><i>Surgeon:</i> Basic Medical benefits are paid by the <u>Plan</u> according to a schedule. After <u>deductible</u>, you pay 20% <u>coinsurance</u> on the remaining <u>allowed amounts</u>.</p>	For physician hospital visits by non-PPO <u>providers</u> , Basic Medical benefits are limited to \$300 per calendar year. When required by law, non-PPO physician/surgeon fees will be treated as PPO.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		PPO Provider (You will pay the least)	Non-PPO Provider (You will pay the most)	
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	Mental health office visits: No charge for first through fifth visit, then \$10 <u>copay</u> /visit. Substance abuse office visits: no charge.	No charge, up to \$25.50/office visit, then 20% <u>coinsurance</u> after <u>deductible</u> .	<p>To find Anthem Blue Cross Prudent Buyer PPO <u>providers</u>, see <a href="http://www.anthem.com/ca">www.anthem.com/ca</a> or call 1-800-227-3641 for a list. The Fund's payment for non-PPO office visits will not be less than the lower of \$60/visit or billed charges. <u>Preauthorization</u> from Anthem is required for all inpatient services (except emergency hospitalization), including inpatient detox, inpatient rehabilitation, and residential treatment programs. <u>Preauthorization</u> is also required for ECT, psychological testing, and neuropsychological testing. Intensive outpatient programs and partial day hospitalization are paid as inpatient services. For inpatient services, only semi-private room covered unless private room is <u>medically necessary</u>. Care may include tests and services described elsewhere in the SBC (i.e., <u>diagnostic testing</u>).</p> <p>When required by law, non-PPO <u>mental health/substance abuse services</u> will be treated as PPO.</p>
	Inpatient services	No charge	50% <u>coinsurance</u> for first 120 days per disability. After 120 days, 20% <u>coinsurance</u> after <u>deductible</u> .	
<b>If you are pregnant</b>	Office visits	\$10 <u>copay</u> /visit	No charge, up to \$25.50/visit, then 20% <u>coinsurance</u> after <u>deductible</u> .	<ul style="list-style-type: none"> <li>• <u>Cost sharing</u> does not apply to certain <u>preventive services</u>.</li> <li>• Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).</li> <li>• Depending on the type of services, a <u>copayment</u>, <u>coinsurance</u>, or the <u>deductible</u> may apply.</li> <li>• Prenatal care and pregnancy expenses (other than certain <u>preventive screenings</u>) are not covered for Children (i.e., non-spouse Dependents).</li> <li>• Delivery expenses and complications of pregnancy are not covered for Children (i.e., non-spouse Dependents).</li> <li>• For non-PPO <u>provider</u> office visits, Basic Medical pays up to \$25.50/visit, not to exceed \$300 per calendar year.</li> </ul>
	Childbirth/delivery professional services	No charge	<i>Physician:</i> No charge, up to \$25.50/day, then 20% <u>coinsurance</u> after <u>deductible</u> . <i>Surgeon: Basic Medical:</i> No charge up to scheduled allowance. <i>Major Medical:</i> After <u>deductible</u> , 20% <u>coinsurance</u> .	
	Childbirth/delivery facility services	No charge up to 120 days per disability. After 120 days, 20% <u>coinsurance</u> .	50% <u>coinsurance</u> , <u>deductible</u> does not apply, for first 120 days per disability. After 120 days, 20% <u>coinsurance</u> after <u>deductible</u> .	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		PPO Provider (You will pay the least)	Non-PPO Provider (You will pay the most)	
If you need help recovering or have other special health needs	<u>Home health care</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u> . <u>Deductible</u> does not apply.	<u>Preauthorization</u> required. Must be prescribed by a health care provider. Homemaker services not covered.
	<u>Rehabilitation services</u>	Speech therapy: \$10 <u>copay</u> /visit. Physical therapy and other services: No charge	Speech therapy: Not covered. Physical therapy and other services: No charge, up to \$25.50/visit, then 20% <u>coinsurance</u> after <u>deductible</u> .	<u>Preauthorization</u> required for speech therapy. After 24 visits, <u>preauthorization</u> required for physical therapy, occupational therapy, and other covered services. <i>For physical therapy from non-PPO providers:</i> Basic Medical pays up to \$25.50/visit, not to exceed \$300 per calendar year.
	<u>Habilitation services</u>			
	<u>Skilled nursing care</u>	57.5% <u>coinsurance</u>	57.5% <u>coinsurance</u>	<u>Preauthorization</u> required. Limited to twice the unused number of allowed days per disability (the number of allowed days is 120 days minus the number of days spent in the hospital). Patient must be transferred to the Skilled Nursing Facility within 14 days of inpatient <u>hospitalization</u> lasting at least 3 days. <u>Skilled nursing care</u> in the home will be paid as <u>Home Health Care</u> .
	<u>Durable medical equipment</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u> . <u>Deductible</u> does not apply.	None.
	<u>Hospice services</u>	<i>Facility:</i> 20% <u>coinsurance</u> <i>In home:</i> paid as <u>home health care</u>	<i>Facility:</i> 50% <u>coinsurance</u> for first 120 days per disability. After 120 days, 20% <u>coinsurance</u> after <u>deductible</u> . <i>In home:</i> paid as <u>home health care</u>	<u>Preauthorization</u> required.
If your child needs dental or eye care	Children's eye exam	No charge.	No charge. <u>Deductible</u> does not apply.	Maximum benefit of \$135 per exam.
	Children's glasses	You pay all charges over the Fund's allowance.	You pay all charges over the Fund's allowance. <u>Deductible</u> does not apply.	<u>Allowed amount</u> of \$135 per year is reduced by the cost of eye exam(s) paid by the Fund. Pediatric vision benefits are for children up to 19 years. Unused vision benefits from 2023 roll over for use in 2024.
	Children's dental check-up	You may elect dental coverage from the Indemnity Dental <u>Plan</u> or the United Concordia Dental HMO <u>Plan</u> .		Your dental coverage is not subject to health care reform.

## Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u> .)		
<ul style="list-style-type: none"><li>• Cosmetic surgery</li><li>• Dental care (Adult) (available under separate Indemnity Dental <u>Plan</u> or United Concordia Dental HMO)</li></ul>	<ul style="list-style-type: none"><li>• Infertility treatment</li><li>• Long-term care</li></ul>	<ul style="list-style-type: none"><li>• Private-duty nursing</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 <u>plan</u> document.)		
<ul style="list-style-type: none"><li>• Acupuncture (<u>plan</u> pays \$25.50 per visit to a maximum of \$500/year combined with chiropractic)</li><li>• Bariatric surgery</li></ul>	<ul style="list-style-type: none"><li>• Chiropractic care (<u>plan</u> pays \$25.50 per visit to a maximum of \$500/year combined with acupuncture)</li><li>• Hearing aids (maximum benefit of \$750 for each ear in a 12-month period)</li><li>• Non-emergency care when traveling outside the U.S.</li></ul>	<ul style="list-style-type: none"><li>• Routine eye care (Adult) (maximum benefit of \$135/year for exam, frames, and lenses combined)</li><li>• Routine foot care (maximum of 8 visits per year with Anthem Blue Cross PPO <u>provider</u>; coverage for non-PPO <u>provider</u> limited to \$120/year)</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. For more information about your rights, this notice, or assistance, contact the Trust Fund Office at 1-877-999-8329.

**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 a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact the Trust Fund Office at 1-877-999-8329. 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 1-877-999-8329.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-999-8329.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-877-999-8329.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-877-999-8329.

—————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 \$10
- 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:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$20
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Peg would pay is</b>	<b>\$40</b>

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

- The plan's overall deductible \$0
- Specialist copayment \$10
- 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:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$360
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$140
<b>The total Joe would pay is</b>	<b>\$500</b>

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

- The plan's overall deductible \$0
- Specialist copayment \$10
- 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:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$50
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$50</b>