

\*Participants living in New York City or its surrounding area counties in NY and NJ, or in CT have the POS network. Those living outside this area have the PPO network.




**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 your Summary Plan Description visit <http://health.32bifunds.org/> or call 1-800-551-3225. 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 <https://www.healthcare.gov/sbc-glossary> or call 1-800-551-3225 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall deductible?</b>	\$0 for <a href="#">in-network providers</a> .  \$1,000 person/\$2,000 family for <a href="#">out-of-network providers</a> .	Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
<b>Are there services covered before you meet your deductible?</b>	Yes. There is no <a href="#">deductible</a> for <a href="#">in-network services</a> .  No, when out-of-network.	This <a href="#">plan</a> covers some items and services even if you haven't met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .  You will have to meet the <a href="#">deductible</a> before the <a href="#">plan</a> pays for any services.
<b>Are there other deductibles for specific services?</b>	No.	You don't have to meet specific <a href="#">deductibles</a> for specific services.
<b>What is the out-of-pocket limit for this plan?</b>	For <a href="#">in-network providers</a> \$9,200 individual / \$18,400 family; for <a href="#">out-of-network providers</a> \$9,200 individual / \$18,400 family.	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
<b>What is not included in the out-of-pocket limit?</b>	<a href="#">Premiums</a> , <a href="#">balance billing</a> charges, penalties for failure to obtain pre-authorization, and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
<b>Will you pay less if you use a network provider?</b>	Yes. See <a href="http://www.32bifunds.org">www.32bifunds.org</a> or call 1-800-551-3225 for a list of <a href="#">in-network providers</a> .	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You pay the least if you use a 5 Star Center <a href="#">provider</a> . You pay more if you use a preferred <a href="#">provider</a> in the plan's <a href="#">network</a> . You pay even more if you use a non-preferred <a href="#">provider</a> in the plan's <a href="#">network</a> . You pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">in-network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.

Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .
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 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**	
		5 Star Center Provider (You will pay the least)	In-network Preferred Provider*	In-network Non-Preferred Provider*		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.	No charge.	\$40 <a href="#">copay</a> +/office visit.		50% <a href="#">coinsurance</a> .	+Participants working in Pennsylvania have a \$15 <a href="#">copay</a> /office visit.
	<a href="#">Specialist</a> visit.	No charge.	\$40 <a href="#">copay</a> /office visit.		50% <a href="#">coinsurance</a> .	None
	<a href="#">Preventive care/screening/</a> Immunization.	No charge.	No charge.		50% <a href="#">coinsurance</a> .	\$75 <a href="#">copay</a> /visit for preventive procedures (e.g., mammogram, colonoscopy) at a preferred provider hospital or hospital based facility. \$250 <a href="#">copay</a> /visit for preventive procedures (e.g., mammogram, colonoscopy) at a non-preferred provider hospital or hospital based facility. When utilizing an <a href="#">out-of-network provider</a> Plan pays 50% <a href="#">coinsurance</a> of the <a href="#">allowed amount</a> after the <a href="#">deductible</a> . You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for.

\*A list of preferred providers as well as a list of non-preferred providers is available on the plan's website at [www.32bjfunds.org](http://www.32bjfunds.org).

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Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information**	
		5 Star Center Provider (You will pay the least)	In-network Preferred Provider*	In-network Non-Preferred Provider*		Out-of-network Provider (You will pay the most)
	Other practitioner office visit.	No charge for chiropractic.  No charge for acupuncture.	\$40 <a href="#">copay</a> /visit chiropractic.  \$40 <a href="#">copay</a> /visit acupuncture.		50% <a href="#">coinsurance</a> for chiropractic care.  Not covered.	Chiropractic care coverage is limited to 10 visits/year.  Acupuncture coverage is limited to 20 visits/year.
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work).	No charge.	No charge.		50% <a href="#">coinsurance</a> .	\$75 facility <a href="#">copay</a> /visit for diagnostic tests (excluding blood work) at a preferred hospital based facility. \$250 facility <a href="#">copay</a> /visit for diagnostic tests (excluding blood work) at a non-preferred hospital based facility.
	Imaging (CT/PET scans, MRIs).	\$100† <a href="#">copay</a> /scan	\$100 <a href="#">copay</a> /scan.	\$250 <a href="#">copay</a> /scan	50% <a href="#">coinsurance</a> .	Preauthorization required. Failure to preauthorize out-of-network services results in a \$250 penalty.  † Outpatient mental/behavioral health and substance abuse hi-tech imaging will have a \$75 copay per visit.
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is	Generic drugs.	Not applicable	\$10 <a href="#">copay</a> /up to 30-day supply.  \$20 <a href="#">copay</a> /up to 90-day supply.		Not covered.	Formulary Only. Covers up to a 30-day supply for retail pharmacy and up to a 90-day supply of maintenance medications. Maintenance medications require a 90-day supply fill (84-day for weekly dosage drugs) at CVS pharmacy or through OptumRx Home Delivery after a retail allowance (typically two

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Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information**	
		5 Star Center Provider (You will pay the least)	In-network Preferred Provider*	In-network Non-Preferred Provider*		Out-of-network Provider (You will pay the most)
available at <a href="http://www.optumrx.com">www.optumrx.com</a>	Brand drugs.	Not applicable.	\$30 <a href="#">copay</a> /up to 30-day supply.		Not covered.	fills) has been met.  If you require a brand name drug that has a generic equivalent, you pay the difference in cost between the brand name drug and generic equivalent plus the <a href="#">copay</a> .
	<a href="#">Specialty drugs.</a>	Not applicable.	\$60 <a href="#">copay</a> /up to 90-day supply.  Same <a href="#">copays</a> as generic and brand drugs above.		Not covered.	Ask your doctor to call OptumRx at 1-844-569-4148 for information on alternatives.  Certain drugs are subject to prior authorization, step therapy and/or quantity limitations. Your doctor can call OptumRx at 1-844-569-4148 for additional information.  <a href="#">Specialty drugs</a> are only available through OptumRx Specialty Pharmacy Program by calling 1-877-838-2907. Participation in Variable Copay Program may reduce specialty drug <a href="#">copays</a> .
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center).	No charge.	Charges may apply.**		50% <a href="#">coinsurance</a> .	\$75 facility <a href="#">copay</a> /visit for outpatient services at a preferred hospital-based facility. \$250 facility <a href="#">copay</a> /visit for outpatient services at a non-preferred hospital-based facility.
	Physician/surgeon fees.	No charge.	Charges may apply.**		50% <a href="#">coinsurance</a> .	\$0 copay for certain surgeries when using a Lantern Surgery Care provider. Certain surgeries must be performed with a Lantern Surgery Care provider for coverage.
If you need immediate medical attention	<a href="#">Emergency room care</a>	Not applicable.	\$100 <a href="#">copay</a> /visit.		\$100 <a href="#">copay</a> /visit.	The <a href="#">copay</a> increases to \$200 for all emergency room visits after the 2nd visit within the same calendar year.
	<a href="#">Emergency medical</a>	Not applicable.	No charge.		No charge.	Not covered if after transport you do not

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Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information**	
		5 Star Center Provider (You will pay the least)	In-network Preferred Provider*	In-network Non-Preferred Provider*		Out-of-network Provider (You will pay the most)
	<a href="#">transportation</a>				receive treating services.	
	<a href="#">Urgent care</a>	No charge.	\$40 <a href="#">copay</a> /office visit.		50% <a href="#">coinsurance</a> .	\$40 copay/urgent care visit at 5 Star Center Providers Westmed and Summit.
If you have a hospital stay	Facility fee (e.g., hospital room)	Not applicable.	\$100 <a href="#">copay</a> / Admission.	\$1,000 <a href="#">copay</a> / Admission.	50% <a href="#">coinsurance</a> .	Private rooms not covered. \$100 <a href="#">copay</a> / emergency admission at preferred and non-preferred in-network facilities.
	Physician/surgeon fees.	Not applicable.	No charge.		50% <a href="#">coinsurance</a>	Preauthorization required for most facility admissions. Failure to preauthorize out-of-network services results in a \$250 penalty. Certain procedures are subject to higher <a href="#">copays</a> or are not covered if not performed at certain hospitals. For more information see your SPD or call Member Services at 1-800-551-3225.

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Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information**
		5 Star Center (You will pay the least)	In-network Preferred Provider*	In-network Non-Preferred Provider*	
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services.	No charge.	\$20 <a href="#">copay</a> +/visit.		<p>+Participants working in Pennsylvania have a \$15 <a href="#">copay</a>/office visit.</p> <p>Inpatient, and some outpatient, services require pre-authorization. Failure to pre-authorize results in a \$250 penalty.</p> <p>\$75 <a href="#">copay</a>/episode of treatment for outpatient services at preferred provider hospital-based facilities. \$250 <a href="#">copay</a>/episode of treatment for outpatient services at non-preferred provider hospital-based facilities.</p>
	Inpatient services.	Not applicable.	\$100 <a href="#">copay</a> /visit.	\$1,000 <a href="#">copay</a> /visit.	
<b>If you are pregnant</b>	Office visits.	No charge.	\$40 <a href="#">copay</a> +/1 <sup>st</sup> visit only.		<p>Maternity care may include tests and services described elsewhere in the SBC (e.g., ultrasound).</p> <p>+Participants working in Pennsylvania have a \$15 <a href="#">copay</a>/office visit.</p>

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Common Medical Event	Services You May Need	What You Will Pay				Limitations, Exceptions, & Other Important Information**
		5 Star Center (You will pay the least)	In-network Preferred Provider*	In-network Non-Preferred Provider*	Out-of-network Provider (You will pay the most)	
	Childbirth/delivery professional services	Not applicable.	No charge.		50% <a href="#">coinsurance</a> .	None.
	Childbirth/delivery facility services	Not applicable.	\$100 <a href="#">copay</a> / Admission.	\$1,000 <a href="#">copay</a> / admission.	50% <a href="#">coinsurance</a> .	If you are enrolled in the 32BJ Maternity Program and deliver at a hospital in this program, there will be no charge for the delivery.
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a> .	Not applicable.	No charge.		Not covered.	Coverage is limited to 200 visits/year.
	<a href="#">Rehabilitation services</a> .	No charge for occupational, vision, physical, speech therapy.	\$40 <a href="#">copay</a> /visit occupational, vision, physical, speech therapy.		Not covered.	Pre-authorization required. Occupational, vision and speech therapy combined coverage is limited to 30 visits/year.  Outpatient physical therapy coverage is limited to 30 separate visits/year. Preauthorization required. \$75 facility <a href="#">copay</a> /visit for out-patient physical therapy services at a preferred hospital based facility; \$250 facility <a href="#">copay</a> /visit for out-patient physical therapy services at a non-preferred hospital based facility.  \$0 copay for virtual physical therapy for 12 months when referred to by a Lantern Surgery Care provider, to a designated virtual PT provider.
	<a href="#">Habilitation services</a> .	Not covered.	Not covered.		Not covered.	<a href="#">Excluded services</a> .
	<a href="#">Skilled nursing care</a> .	Not applicable.	No charge.		Not covered.	Coverage is limited to 60 days/year. Preauthorization required.
	<a href="#">Durable medical equipment</a> .	Not applicable.	No charge.		Not covered.	Pre-authorization required.

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Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information**	
		5 Star Center (You will pay the least)	In-network Preferred Provider*	In-network Non-Preferred Provider*		Out-of-network Provider (You will pay the most)
	<a href="#">Hospice services.</a>	Not applicable.	No charge.	No charge.	Not covered.	
<b>If your child needs dental or eye care</b>	Children's eye exam.	Not applicable.	No charge.	No charge.	Not covered under 19 years old.	Coverage limited to 1 exam/12 months, if you have family coverage, through Davis Vision.
	Children's glasses.	Not applicable.	No charge.	No charge.	Not covered under 19 years old.	Coverage is limited to 1 pair/24 months, if you have family coverage, through Davis Vision.
	Children's dental check-up.	Not applicable.	No charge.	No charge.	The amount in excess of the <a href="#">allowed amount.</a>	Coverage is limited to 2 visits in a calendar year, if you have family coverage, through Delta Dental.

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## 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](#).)

- Cosmetic Surgery
- Habilitation Services
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Non-preferred brand and specialty drugs
- Private-duty nursing

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

- Acupuncture up to 20 visits per year
- Bariatric, joint replacement, and spine surgery only at a 32BJ Health Fund Center of Excellence
- Chiropractic care up to 10 visits per year
- Dental care (Adult) through Delta Dental
- Hearing aids ([in-network](#) only/2 per lifetime)
- Fertility services through Progyny
- Routine eye care (Adult) through Davis Vision
- Routine foot care
- Weight loss programs (excluding commercial programs, e.g., Weight Watchers)

**Your Rights to Continue Coverage:** For more information on your rights to continue your coverage, contact the [plan](#) at 1-800-551-3225. There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: 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.

**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: Member Services at 1-800-551-3225 or 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:

Para obtener asistencia en Español, llame al 1-800-551-3225

Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-551-3225

如果需要中文的帮助, 请拨打这个号码 1-800-551-3225

Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-551-3225

*To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.*

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**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](#) \$0.00
- [Specialist copay](#) (initial visit) \$40.00
- Preferred Hospital (facility) [copay](#) \$100.00
- Other Rx [copay](#) \$10.00

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>\$12,642</b>
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In this example, Peg would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$0.00
<a href="#">Copayments</a>	\$150.00
<a href="#">Coinsurance</a>	\$0.00
What isn't covered	
Limits or exclusions	\$00.00
<b>The total Peg would pay is</b>	<b>\$150.00</b>

This example assumes you are not working in Pennsylvania, have single coverage, deliver at a preferred hospital but do not participate in the 32BJ Maternity Program.

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

- The [plan's](#) overall [deductible](#) \$0.00
- PCP/[Specialist copay](#) per visit (2x) \$40.00
- Durable Medical Equipment [copay](#) \$0.00
- Other Rx [copay](#) per 90-day refill (4x) \$20.00

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>\$1,472</b>
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In this example, Joe would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$0.00
<a href="#">Copayments</a>	\$160.00
<a href="#">Coinsurance</a>	\$0.00
What isn't covered	
Limits or exclusions	\$0.00
<b>The total Joe would pay is</b>	<b>\$160.00</b>

These numbers assume you are not working in Pennsylvania, use a preferred hospital but don't use a 5 Star Center Provider or participate in the [plan's](#) 5 Star Wellness Program. If you use a 5 Star Center Provider and participate in the [plan's](#) 5 Star Wellness Program, you may be able to reduce your costs. For more information about 5 Star Center Providers and the 5 Star Wellness Program, please call Member Services at 1-800-551-3225.

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

- The [plan's](#) overall [deductible](#) \$0.00
- [Rehabilitation services copay](#) (5x) \$40.00
- Hospital (facility) [copay](#) \$100.00
- Other Rx [copay](#) \$10.00

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>\$2,635</b>
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In this example, Mia would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$0.00
<a href="#">Copayments</a>	\$310.00
<a href="#">Coinsurance</a>	\$0.00
What isn't covered	
Limits or exclusions	\$0.00
<b>The total Mia would pay is</b>	<b>\$310.00</b>