




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/](http://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 <a href="#">deductible</a> ?	For <a href="#">network providers</a> : \$0. For <a href="#">out-of-network providers</a> \$100 Individual / \$250 Family for Major Medical benefits, \$0 for Basic benefits.	Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes, prescription drug, vision and dental benefits, and services with <a href="#">network providers</a> .	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services 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 <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	For <a href="#">out-of-network providers</a> only, \$5,000 in covered charges per individual.	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Deductibles</a> , penalties for failure to obtain <a href="#">preauthorization</a> for services, <a href="#">premiums</a> , <a href="#">balance-billing</a> charges, in-network charges, 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> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.Anthem.com">www.Anthem.com</a> or call 1-800-810-BLUE (2583) for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a provider <a href="#">network</a> . You will pay less if you use a <a href="#">provider</a> in the plan's <a href="#">network</a> . You will 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 provider's charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">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> .

 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)	
<b>If you visit a health care <a href="#">provider's</a> office or clinic</b>	Primary care visit to treat an injury or illness	\$15 <a href="#">copay</a> / office visit	After a basic plan benefit of \$40/visit up to \$1,250/year, <a href="#">deductible</a> & 20% <a href="#">coinsurance</a> , and <a href="#">balance billing</a>	The out-of-network basic plan benefit limits are aggregated among all categories of outpatient visits.
	<a href="#">Specialist</a> visit			
	<a href="#">Preventive care/screening/immunization</a>	No charge	<a href="#">Balance billing</a>	
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	No charge	After a basic plan benefit of \$750/year, <a href="#">deductible</a> & 20% <a href="#">coinsurance</a> , and <a href="#">balance billing</a> *	*To the extent required by law, certain out-of-network services performed at in-network facilities may be covered as in-network services without any balance billing.
	Imaging (CT/PET scans, MRIs)			
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at 1-800-872-8276 or <a href="#">www.maxorplus.com</a> . For mail order, contact Maxor at 1-800-687-8629.	Generic drugs	\$3 <a href="#">copay</a> /prescription (at retail & mail order)	Not covered	Coverage is limited to a 90-day supply per <a href="#">copay</a> . Coverage of certain medications may require <a href="#">preauthorization</a> , and coverage of certain medications may be subject to step therapy, quantity limits, or may be excluded. Contact Maxor Pharmacy at 1-800-872-8276 for specific details.
	Preferred brand drugs	\$8 <a href="#">copay</a> /prescription (at retail & mail order)	Not covered	
	Non-preferred brand drugs			
	<a href="#">Specialty drugs</a>			

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)	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	No charge	<a href="#">Balance billing</a>	The out-of-network basic plan benefit includes all surgical procedures. <a href="#">Preauthorization</a> is required for non-emergency situations by calling 1-866-457-9882. If you don't obtain <a href="#">preauthorization</a> , a penalty of \$200 will be imposed. *To the extent required by law, certain out-of-network services may be covered as in-network services without any balance billing.
	Physician/surgeon fees	No charge	After a basic plan benefit of \$2,000/surgical procedure and \$150/procedure for additional surgical opinions, <a href="#">deductible</a> & 20% <a href="#">coinsurance</a> , and <a href="#">balance billing</a> *	
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	No charge	No charge	None
	<a href="#">Emergency medical transportation</a>	No charge	No charge	None
	<a href="#">Urgent care</a>	\$15 <a href="#">copay</a> / visit	\$15 <a href="#">copay</a> / visit	None
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	No charge	<a href="#">Balance billing</a> for first 120 days, then next 180 days at 50% <a href="#">coinsurance</a> and <a href="#">balance billing</a>	The out-of-network basic plan benefit includes all surgical procedures. <a href="#">Preauthorization</a> is required for non-emergency services by calling 1-866-457-9882. If you don't obtain <a href="#">preauthorization</a> , a penalty of \$200 will be imposed. *To the extent required by law, certain out-of-network services may be covered as in-network services without any balance billing
	Physician/surgeon fees	\$15 <a href="#">copay</a> / visit for in-hospital physician visits, and no charge for surgery	After a basic plan benefit of \$2,000/surgical procedure and \$150/procedure for additional surgical opinions, <a href="#">deductible</a> & 20% <a href="#">coinsurance</a> , and <a href="#">balance billing</a> *	

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 <a href="#">copay</a> / visit	After a basic plan benefit of \$40/visit up to \$1,250/year, <a href="#">deductible</a> & 20% <a href="#">coinsurance</a> , and <a href="#">balance billing</a>	The out-of-network basic plan benefit limits are aggregated among all categories of outpatient visits.
	Inpatient services	No charge	<a href="#">Balance billing</a> for first 120 days, then next 180 days at 50% <a href="#">coinsurance</a> and <a href="#">balance billing</a> *	<a href="#">Preauthorization</a> is required for non-emergency services by calling 1-866-457-9882. If you don't obtain <a href="#">preauthorization</a> , a penalty of \$200 will be imposed. *To the extent required by law, certain out-of-network services performed at in-network facilities may be covered as in-network services without any balance billing.
If you are pregnant	Office visits	\$15 <a href="#">copay</a> / pregnancy	After a basic plan benefit of \$40/visit up to \$1,250/year, <a href="#">deductible</a> & 20% <a href="#">coinsurance</a> , and <a href="#">balance billing</a>	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, <a href="#">deductible</a> & 20% <a href="#">coinsurance</a> , and <a href="#">balance billing</a>	Coverage limited to member & spouse only. The out-of-network basic plan benefit includes all surgical procedures. <a href="#">Preauthorization</a> is required for non-emergency services by calling 1-866-457-9882. If you don't obtain <a href="#">preauthorization</a> , a penalty of \$200 will be imposed.
	Childbirth/delivery facility services			
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	No charge	25% <a href="#">coinsurance</a> and <a href="#">balance billing</a>	Coverage is limited to 40 visits (1 visit = 4 hours) in 12 consecutive months.
	<a href="#">Rehabilitation services</a>	\$15 <a href="#">copay</a> / visit	20% <a href="#">coinsurance</a> and <a href="#">balance billing</a>	<u>Without a Referral</u> Coverage up to 10 visits during 30-day period, one time per calendar year. After 10 visits, you must receive pre-authorization for any further therapy sessions to be covered. <u>With a Referral</u>

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)	
				Coverage up to 12 visits within a 6-week period per injury or procedure per calendar year. For more than 12 visits, you should seek pre-authorization as soon as possible to avoid lapses in treatment by calling 1-866-457-9882. If you don't get <a href="#">preauthorization</a> , a penalty of \$200 will be imposed.
	<a href="#">Habilitation services</a>	Not covered	Not covered	None
	<a href="#">Skilled nursing care</a>	No charge	20% <a href="#">coinsurance</a> and <a href="#">balance billing</a>	Coverage is limited to 30 days per calendar year. <a href="#">Preauthorization</a> is required by calling 1-866-457-9882. If you don't get <a href="#">preauthorization</a> , a penalty of \$200 will be imposed.
If you need help recovering or have other special health needs	<a href="#">Durable medical equipment</a>	10% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a> and <a href="#">balance billing</a>	<a href="#">Preauthorization</a> is required for items over \$500 by calling 1-877-347-7225. If you don't get <a href="#">preauthorization</a> , your claim will be denied.
	<a href="#">Hospice services</a>	Not covered	Not covered	None
If your child needs dental or eye care	Children's eye exam	No charge	<a href="#">Balance billing</a>	Coverage is limited to one exam and one pair of prescribed lenses and frames each calendar year, with a \$250 annual maximum benefit for individuals over age 26.
	Children's glasses			
	Children's dental check-up	No charge	<a href="#">Balance billing</a>	

\* To the extent required under the federal No Surprises Act, out-of-network provider services will be covered at the copyay applicable to in-network provider services, and balance billing will not apply.

#### 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> .)		
• 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 <a href="#">plan</a> document.)		
• 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](http://www.dol.gov/ebsa/healthreform). The contact information for the [plan](#) is: Building Trades Welfare Benefit Fund, 585 Stewart Avenue, Suite 330, Garden City, NY 11530, 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](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: Building Trades Welfare Benefit Fund, 585 Stewart Avenue, Suite 330, Garden City, NY 11530, 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](http://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.**

[Minimum Essential Coverage](#) generally includes employer sponsored [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 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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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**In this example, Peg would pay:**

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$40
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$100</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
- 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*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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**In this example, Joe would pay:**

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$600
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$620</b>

**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*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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**In this example, Mia would pay:**

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$100
Coinsurance	\$20
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$120</b>

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 Anthem at 1-866-962-0951.

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