Pipe Fitters Local No. 533 Health & Welfare Plan: Actives

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 (816) 361-0206. 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 (816) 361-0206 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In-Network: $600 Person / $1,200 Family Out-of-Network: $600 Person / $1,200 Family	Generally, you must pay all of the costs from providers up to the deductible 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 deductible?	Yes. In-Network Routine Care, Wellness, nurse practitioner clinics, In-Network telehealth, certain mental health services, Dental, Vision and Prescription Drug Benefits are covered before you meet your deductible.	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?	Yes. Prescription Drug Benefit: $200 Person / $400 Family	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
What is the out-of-pocket limit for this plan?	Medical: $4,600 Person In-Network / $9,200 Family In-Network Prescription: $2,550 Person / $5,100 Family In-Network	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, the overall family out-of-pocket limit must be met.
What is not included in the out-of-pocket limit?	Dental and vision benefits, charges for Out-of-Network providers except Emergency Services, premiums, balance billing charges and health care this plan doesn't cover. The amount of any coupon, rebate or other financial assistance applied directly towards a specialty drug copayment at the time of purchase.	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.bluekc.com or call (888) 989-8842 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	20% coinsurance	40% coinsurance	In-Network Nurse Practitioner Retail Clinics paid at 100% after $15 copayment with no coinsurance or deductible. AmWell "telehealth" visits paid at 100% with no copayment, coinsurance or deductible.
	Specialist visit	20% coinsurance	40% coinsurance	----------none----------
	Preventive care/screening/ immunization	No charge	No charge up to $300; then 40% coinsurance	Age, gender and frequency limits may apply to some preventive services. 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.
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance	40% coinsurance	----------none----------
	Imaging (CT/PET scans, MRIs)	20% coinsurance	40% coinsurance	----------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 you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.savrx.com or by calling the Fund Office at (816) 361-0206.	Generic drugs	Retail – $15 copayment (up to 34-day supply); Mail Order & Walk-In Mail Order– $30 copayment (90-day supply) Special copayment for generic statins: Retail – $10 copayment (up to 34-day supply) Mail Order & Walk-In Mail Order - $20 copayment (90-day supply)	Not covered	Proton Pump Inhibitors, Non-Sedating Antihistamines, Fertility drugs, and cosmetic drugs are not covered (except as provided on page 33 of the SPD*). Additional limits also apply and are described on pages 32 and 33 of the SPD and Benefit Alerts #22 and #35. Specialty Drugs, compound medication over $100, and opioids over a certain quantity require prior authorization and must be medically necessary. Brand drugs with generic equivalent subject to brand copayment plus price difference between generic and brand name drug. Prescription drugs that are considered preventive services under the ACA are covered at 100% by this Plan and are not subject to the prescription drug deductibles and copayments. Anti-diabetics, anti-cholesterol drugs (statins), triptans for migraines, antidepressants, sleep aids, nasal sprays, osteoporosis medications, anti-inflammatories, Lyrica, overactive bladder drugs, and glaucoma eye drops are subject to Sav-Rx's Step Therapy Program. Maintenance medications and certain Specialty medications must be filled by Sav-Rx mail or Sav-Rx Walk-In Mail Retail Pharmacy. Alternate copayments may apply to certain specialty drugs eligible for manufacturer discount coupons applied by Sav-Rx at time of purchase and the Prescription Drug deductible does not apply. The Plan does not cover medications that are included on Sav-Rx's list of medication that have equally effective equivalents and are not proven to work better than the more cost effective option.
	Preferred brand drugs	Retail – $30 copayment (up to 34-day supply); Mail Order & Walk-In Mail Order – $60 copayment (90-day supply)	Not covered	
	Non-preferred brand drugs	Retail – $50 copayment (up to 34-day supply); Mail Order & Walk-In Mail Order – $100 copayment (90-day supply)	Not covered	
	Specialty drugs	Mail Order – (up to 30-day supply) Generic: $15 Preferred Brand: $30 Non-Formulary: $50	Not covered	

* For more information about limitations and exceptions, see the Summary Plan Description (SPD) or Benefit Alerts #22 and #35

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)	20% coinsurance	40% coinsurance	----------none----------
	Physician/surgeon fees	20% coinsurance	40% coinsurance	----------none----------
If you need immediate medical attention	Emergency room care	20% coinsurance	40% coinsurance	In-Network rates apply if services provided in connection with emergency medical condition.
	Emergency medical transportation	20% coinsurance	40% coinsurance	In-Network rates apply if services provided in connection with emergency medical condition.
	Urgent care	20% coinsurance	40% coinsurance	AmWell "telehealth" visits paid at 100% with no copayment, coinsurance or deductible.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	Not covered	Out-of-Network coverage available if stay due to emergency medical condition.
	Physician/surgeon fees	20% coinsurance	Not covered	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% coinsurance	40% coinsurance	100% coverage if outpatient treatment is the result of a referral from the Medical Review Office of the Employee Assistance Program. No coverage for claims incurred at an Out-of-Network residential treatment facility.
	Inpatient services	Mental/Behavioral: 20% coinsurance Substance Use Disorder: 100% up to $7,500; 20% coinsurance thereafter	40% coinsurance	
If you are pregnant	Office visits	20% coinsurance	40% coinsurance	Cost sharing does not apply to preventive services. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). No coverage for services in connection with a pregnancy of a Dependent child except in limited circumstances when considered preventive under the ACA. Out-of-Network coverage available if stay due to emergency medical condition.
	Childbirth/delivery professional services	20% coinsurance	Not covered	
	Childbirth/delivery facility services	20% coinsurance	Not covered	
If you need help recovering or have other special health needs	Home health care	20% coinsurance	40% coinsurance	Must be medically necessary, be part of a Physician-established plan, and the Covered Person would have to be hospitalized if the services were not available in his/her home.
	Rehabilitation services	20% coinsurance	Not covered	Must be medically necessary and prescribed by a Physician.
	Habilitation 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)	
	Skilled nursing care	20% coinsurance	Not covered	Must be medically necessary, be part of a Physician-established plan, and the Covered Person would have to be hospitalized if the services were not available in his/her home.
	Durable medical equipment	20% coinsurance	40% coinsurance	Must be certified as medically necessary by the prescribing physician.
	Hospice services	20% coinsurance	40% coinsurance	Maximum of 210 days.
If your child needs dental or eye care	Children's eye exam	Up to $50/year		No limit for Covered Persons under age 19.
	Children's glasses	Frames – up to $75 / year for Eligible Employees and every two years for Dependents Contact Lenses – up to $100/year Lenses – Single vision: up to $50/year Bifocal: up to $85/year Trifocal: up to $95/year		Dollar limits for Covered Persons under age 19 do not apply to frames and lenses which met the minimum specifications to allow for necessary vision correction.
	Children's dental check-up	Delta Dental: 10% coinsurance; Other: 20% coinsurance	40% coinsurance	Dental Benefits will be limited to a $1,500 per person per Calendar Year. No Limit for Covered Persons under age 19.

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.)

- Acupuncture
- Bariatric surgery
- Chiropractic care
- Cosmetic surgery
- Habilitation services
- Infertility treatment
- Long-term care (unless needed for acute medical care)
- Non-emergency care when traveling outside the U.S.
- Private duty nursing
- Routine foot care
- Weight loss programs (except those covered under ACA preventive care guidelines)

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

- Dental care (adult)
- Hearing aids ($2,000 every 5 years)
- Routine eye care (adult)

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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or 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 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 Fund Office at 1-816-361-0206 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

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:
Spanish (Español): Para obtener asistencia en Español, llame al (816) 361-0206.

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	$800
Specialist coinsurance	20%
Hospital (facility) coinsurance	20%
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)*

Total Example Cost	$12,840

In this example, Peg would pay:

Cost Sharing	
Deductibles	$600
Copayments	$60
Coinsurance	$2,520
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	$3,240

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

The plan's overall deductible	$800
Specialist coinsurance	20%
Hospital (facility) coinsurance	20%
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)*

Total Example Cost	$7,460

In this example, Joe would pay:

Cost Sharing	
Deductibles	$800
Copayments	$860
Coinsurance	$590
What isn't covered	
Limits or exclusions	$60
The total Joe would pay is	$2,310

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

The plan's overall deductible	$800
Specialist coinsurance	20%
Hospital (facility) coinsurance	20%
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)*

Total Example Cost	$2,010

In this example, Mia would pay:

Cost Sharing	
Deductibles	$600
Copayments	$0
Coinsurance	$390
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	$990

The plan would be responsible for the other costs of these EXAMPLE covered services.