



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 1-800-765-4239. 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 <http://www.healthcare.gov/sbc-glossary> or call 1-800-765-4239 to request a copy.

Important Questions	Answers	Why This Matters:
<u>What is the overall deductible?</u>	\$600 Individual/ \$1,800 Family Certain <u>out-of-network claims</u> are treated as <u>in-network claims</u> (see page 2).	Generally, you must pay all of the costs from <u>provider</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
<u>Are there services covered before you meet your deductible?</u>	Yes. Teladoc visits, GLP-1 drugs for obesity, and <u>in-network preventive</u> services are covered before you meet your <u>deductible</u> .	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.
<u>Are there other deductibles for specific services?</u>	Yes. \$60 <u>prescription drug deductible</u> per individual and \$60 non-accident <u>emergency room deductible</u> per visit after first 2 visits.	You must pay all of the costs for these specific services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
<u>What is the out-of-pocket limit for this plan?</u>	Medical Coinsurance Out-of-Pocket Maximum: \$1,900 Individual/\$3,800 Family Maximum PPO Out-of-Pocket Limit: Medical: \$4,600 Individual/ \$9,200 Family <u>Prescription:</u> \$4,600 Individual/ \$9,200 Family Non-PPO Out-of-Pocket Limit: No limit Certain medical <u>out-of-network claims</u> are treated as medical <u>in-network claims</u> (see page 2).	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
<u>What is not included in the out-of-pocket limit?</u>	Medical Coinsurance Out-of-Pocket Maximum: Premiums, <u>balance-billing</u> charges, <u>deductibles</u> , office visit <u>copayments</u> , <u>prescription drugs</u> , non-accident emergency room <u>deductible</u> , chiropractic services, <u>coinsurance</u> for Non-Centers of Excellence transplant benefits, <u>cost sharing</u> for hearing aids, and health care this <u>plan</u> doesn't cover. Maximum PPO Out-of-Pocket Limit: Premiums, <u>balance-billing</u> charges, expenses for Non-PPO providers, GLP-1 drugs for obesity, and health care that this <u>plan</u> does not cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .

Will you pay less if you use a <u>network provider</u> ?	Yes.* See https://www.whuuhc.com/uhss or contact the Fund Office at 1-800-765-4239 for a list of PPO providers. * <u>Out-of-network providers</u> may be treated as <u>network providers</u> for <u>cost-sharing</u> purposes for <u>out-of-network emergency services</u> , <u>out-of-network providers</u> at <u>in-network</u> facilities, and <u>out-of-network</u> air ambulance costs for <u>emergencies</u> .	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</u> charge 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)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$15 <u>copayment</u> /visit	\$15 <u>copayment</u> /visit	Certain services are available through Teladoc. There is no <u>copayment</u> , <u>deductible</u> , or <u>coinsurance</u> for a virtual visit through Teladoc.
	<u>Specialist</u> visit	\$15 <u>copayment</u> /visit. 50% <u>coinsurance</u> for chiropractic care.	\$15 <u>copayment</u> /visit. 50% <u>coinsurance</u> for chiropractic care.	Chiropractic care limited to 48 visits per individual per calendar year. Certain services are available through Teladoc. There is no <u>copayment</u> , <u>deductible</u> , or <u>coinsurance</u> for a virtual visit through Teladoc.
	<u>Preventive</u> <u>care</u> / <u>screening</u> / <u>immunization</u>	No charge	30% <u>coinsurance</u>	Certain services are available through Teladoc. There is no <u>copayment</u> , <u>deductible</u> , or <u>coinsurance</u> for a virtual visit through Teladoc. You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for. See https://www.healthcare.gov/coverage/preventive-care-benefits/ for covered preventive services.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	10% <u>coinsurance</u>	30% <u>coinsurance</u>	None
	Imaging (CT/PET scans, MRIs)			

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>If you need drugs to treat your illness or condition</p> <p>More information about prescription drug coverage is available at www.medimpact.com.</p>	Generic drugs	\$15 copayment /fill (retail) and \$25 copayment /fill (mail order) after \$60 prescription drug deductible . Medical deductible does not apply.		34-day supply (retail); 90-day supply (mail order). Maintenance medications limited to 3 fills at a retail pharmacy, then must be filled through mail order. 90-day supply for maintenance drugs available through CVS Mandatory Choice90 (retail and mail order). Your cost sharing applies toward the prescription out-of-pocket limit . Individuals age 19 and younger subject to opioid utilization program, which includes limiting members new to therapy to a 3-day supply. Drugs considered preventive services under the ACA are covered at 100% and not subject to prescription drug deductible or copayments .
	Brand drugs	\$20 copayment /fill (retail) and \$35 copayment /fill (mail order) after \$60 prescription drug deductible , plus the difference between generic and brand when generic is available. Medical deductible does not apply.		
	Specialty drugs through prescription drug program	10% coinsurance (retail and mail order) after \$60 prescription drug deductible up to \$125 maximum/fill. Medical deductible does not apply.	50% coinsurance (retail) after \$60 prescription drug deductible . Medical deductible does not apply.	Specialty drugs included on the Select Drugs and Products List, that are administered by a healthcare provider in a hospital, clinic or facility and those self-administered are subject to precertification for medical necessity and participation in the Select Drugs and Products Program. Gene and Cellular Therapy Products are not covered by this plan . All covered persons receiving specialty drugs included on the Select Drugs and Products List must enroll in the Select Drugs and Products Program. Specialty drugs are subject to prior authorization , step-therapy, and administrative review that may require specific drug distribution channels be used. Failure to obtain prior authorization may result in a cost containment penalty equal to 100% reduction in benefits payable. GLP-1 drugs for obesity are 1) subject to 50% coinsurance, 2) subject to a lifetime limit of 18 months, 3) subject to prior authorization , and 4) not subject to the Plan's annual Rx out-of-pocket limit or deductible .

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	Facility fee (e.g., ambulatory surgery center)	10% coinsurance	30% coinsurance unless otherwise required by No Surprises Act	None
	Physician/surgeon fees			Provider charges for co-surgeons are limited to 50% of allowed amount . Provider charges for assistant surgeons are limited to 20% of allowed amount . No coverage for organ transplants without precertification .
If you need immediate medical attention	Emergency room care	10% coinsurance ; \$60 non-accident emergency room deductible applies after first 2 visits per individual per calendar year	30% coinsurance unless otherwise required by No Surprises Act; \$60 non-accident emergency room deductible applies after first 2 visits per individual per calendar year	None
	Emergency medical transportation		10% coinsurance for ground ambulance transportation; 30% coinsurance for all other transportation unless otherwise required by No Surprises Act	None
	Urgent care		30% coinsurance unless otherwise required by No Surprises Act	None

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 a hospital stay	Facility fee (e.g., hospital room)	10% coinsurance	30% coinsurance unless otherwise required by No Surprises Act	Charges based on semi-private room rates.
	Physician/surgeon fees			Provider charges for co-surgeons are limited to 50% of allowed amount . Provider charges for assistant surgeons are limited to 20% of allowed amount . No coverage for organ transplants without precertification .
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$15 copayment /office visit; 10% coinsurance for all other services	\$15 copayment /office visit; 30% coinsurance for all other services unless otherwise required by No Surprises Act	Certain services are available through Teladoc. There is no copayment , deductible , or coinsurance for a virtual visit through Teladoc. Dependents must be 12 years old to use this service and dependents under age 18 require a parent/guardian present.
	Inpatient services	10% coinsurance	30% coinsurance unless otherwise required by No Surprises Act	Charges based on semi-private room rates.
If you are pregnant	Office visits	10% coinsurance	30% coinsurance unless otherwise required by No Surprises Act	Plan does not cover the pregnancy of a dependent child, except as otherwise required by law.
	Childbirth/delivery professional services			
	Childbirth/delivery facility services			

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	Home health care			60-day maximum per occurrence. Limited to 12 weeks per individual per calendar year for cardiac rehab. Limited to 48 visits per individual per calendar year combined for physical/massage therapy/acupuncture. Limited to 48 visits per individual per calendar year for speech therapy. Limited to 48 visits per individual per calendar year for occupational therapy. Physical/massage/speech/occupational therapy limits apply to individuals age six and older. There are no limits for dependents under age six if the dependent is making ongoing therapeutic progress. Sword Health Virtual Physical Therapy - no copayment , deductible or coinsurance .
	Rehabilitation services	10% coinsurance	30% coinsurance	
	Habilitation services			Coverage is limited to ABA therapy.
	Skilled nursing care			None
	Durable medical equipment			Equipment cannot exceed 130% of its wholesale cost.
	Hospice services			None
If your child needs dental or eye care	Children's eye exam			None
	Children's glasses	No charge	No charge	Calendar year maximum of one set of lenses and one pair of frames, or one 12-month supply of contacts, or one frame and one 12-month supply of contacts.
	Children's dental check-up	10% coinsurance	10% coinsurance	None

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> .)		
• Cosmetic surgery (except for injury, sickness, disease, or <u>reconstructive surgery</u> following mastectomy)	• <u>Habilitation services</u> (except for ABA therapy)	• Private duty nursing (except for <u>Hospice</u> care)
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)		
• Acupuncture (up to 48 visits per individual per calendar year combined with physical therapy and massage therapy)	• Dental care (Adult) (up to \$1,500 per individual per calendar year)	• Infertility treatment (artificial means of treatment are excluded)
• Bariatric surgery	• Hearing aids (up to \$1,250 per ear every 5 years; no limit for individuals under age 18)	• Routine eye care (Adult) (up to \$400 per individual per calendar year)
• Chiropractic care (up to 48 visits per individual per calendar year)		• 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 the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <https://www.dol.gov/agencies/ebsa>. 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 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 Fund Administrator, NECA-IBEW Welfare Trust Fund, 2120 Hubbard Avenue, Decatur, IL 62526-2871, Telephone 1-800-765-4239. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <https://www.dol.gov/agencies/ebsa>.

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 1-800-765-4239.

Fer Hilf griege in Deitsch, ruf1-800-765-4239 uff.

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 PPO pre-natal care and a hospital delivery)

The plan's overall deductible	\$600
Specialist copayment	\$15
Hospital (facility) coinsurance	10%
Other coinsurance	10%

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 **\$12,700**

In this example, Peg would pay:

<u>Cost Sharing</u>	
Deductibles*	\$600
Copayments	\$0
Coinsurance	\$1,200
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$1,860

Managing Joe's Type 2 Diabetes

(a year of routine PPO care of a well-controlled condition)

The plan's overall deductible	\$600
Specialist copayment	\$15
Hospital (facility) coinsurance	10%
Other coinsurance	10%

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 **\$5,600**

In this example, Joe would pay:

<u>Cost Sharing</u>	
Deductibles*	\$660
Copayments	\$500
Coinsurance	\$60
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$1,240

Mia's Simple Fracture

(PPO emergency room visit and follow up care)

The plan's overall deductible	\$600
Specialist copayment	\$15
Hospital (facility) coinsurance	10%
Other 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 **\$2,800**

In this example, Mia would pay:

<u>Cost Sharing</u>	
Deductibles*	\$600
Copayments	\$50
Coinsurance	\$200
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$850

*NOTE: This [plan](#) has other [deductibles](#) for specific services included in this coverage example. See “Are there other [deductibles](#) for specific services?” row above.

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