



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, contact the Fund Office at (952) 851-5797 or 1-844-468-5917 or visit www.663benefits.com. 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.dol.gov/ebsa/healthreform.com or call (952) 851-5797 or 1-844-468-5917 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u>?	\$500 person/\$1,500 family (January 1 – December 31)	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. 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> .
Are there services covered before you meet your <u>deductible</u>?	Yes. Routine physical exams, ACA <u>preventive care</u> , <u>prescription drugs</u> , vision care, dental care, and Teladoc (telemedicine) 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. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits .
Are there other <u>deductibles</u> for specific services?	Yes. \$25 per person for restorative/prosthetic dental benefits. There are no other specific <u>deductibles</u> . (January 1 – December 31)	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u>?	Medical: \$2,500 person/\$5,000 family ; <u>Prescription drugs</u> : \$3,600 person/\$7,200 family (January 1 – December 31)	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.
What is not included in the <u>out-of-pocket limit</u>?	<u>Premiums</u> , <u>balance-billing</u> charges, and health care this <u>plan</u> doesn't 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 www.umar.com for a list of <u>network providers</u> . <i>*Out-of-network providers are treated as in-network providers for cost-sharing purposes in certain circumstances: emergency treatment by an out-of-network provider, services from an out-of-network provider at an in-network facility, and out-of-network air ambulance costs for emergencies.</i>	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.

Important Questions	Answers	Why This Matters:
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
		Network Provider (You will pay the least)	Out-of-Network 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	\$25 <u>copayment</u> /visit, then 20% <u>coinsurance</u>	\$25 <u>copayment</u> /visit, then 20% <u>coinsurance</u>	Teladoc (telemedicine) services are covered before you meet your <u>deductible</u> .
	<u>Specialist</u> visit	Chiropractor: \$25 <u>copayment</u> /visit then 20% <u>coinsurance</u> Other <u>specialists</u> : \$50 <u>copayment</u> /visit, then 20% <u>coinsurance</u>	Chiropractor: \$25 <u>copayment</u> /visit then 20% <u>coinsurance</u> Other <u>specialists</u> : \$50 <u>copayment</u> /visit, then 20% <u>coinsurance</u>	Chiropractic care limited to 20 visits per person per calendar year (limit includes acupuncture visits for pain relief).
	<u>Preventive care/screening/immunization</u>	No charge. <u>Deductible</u> does not apply.	No charge. <u>Deductible</u> does not apply.	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.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	20% <u>coinsurance</u>	20% <u>coinsurance</u>	No charge and the <u>deductible</u> does not apply for x-ray and/or lab work performed in connection with a routine physical exam.
	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u>	20% <u>coinsurance</u>	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.express-scripts.com .	Generic and brand name drugs	20% <u>coinsurance</u> . <u>Deductible</u> does not apply.	Not covered	No charge for ACA-required generic preventive drugs (such as contraceptives) (or brand drug if a generic is not medically appropriate). <u>Prescription drugs</u> must be obtained through Express Scripts at a retail pharmacy or they are not covered. 90-day supply for generic and brand name drugs. <u>Specialty drugs</u> must be obtained through the <u>specialty drug</u> vendor only. Certain over the counter (OTC) drugs are covered at no charge and the <u>deductible</u> does not apply with a physician's written prescription.
	<u>Specialty drugs</u>	20% <u>coinsurance</u> . <u>Deductible</u> does not apply.	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u>	20% <u>coinsurance</u>	None
	Physician/surgeon fees	20% <u>coinsurance</u>	20% <u>coinsurance</u>	None
If you need immediate medical attention	<u>Emergency room care</u>	\$250 <u>copayment</u> /visit, then 20% <u>coinsurance</u>	\$250 <u>copayment</u> /visit, then 20% <u>coinsurance</u>	None
	<u>Emergency medical transportation</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Coverage for local ground/air ambulance services to nearest hospital equipped to provide the <u>medically necessary</u> treatment.
	<u>Urgent care</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	None
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Limited to semi-private room rate. Private room rate covered when isolation is <u>medically necessary</u> .
	Physician/surgeon fees	20% <u>coinsurance</u>	20% <u>coinsurance</u>	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office visit: \$50 <u>copayment</u> , then 20% <u>coinsurance</u> Other services: 20% <u>coinsurance</u>	Office visit: \$50 <u>copayment</u> , then 20% <u>coinsurance</u> Other services: 20% <u>coinsurance</u>	No charge for assessment, short-term counseling, and <u>referral</u> services provided through the Employee Assistance Program. Teladoc (telemedicine) services are covered before you meet your <u>deductible</u> .
	Inpatient services	20% <u>coinsurance</u>	20% <u>coinsurance</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)	
If you are pregnant	Office visits	\$50 <u>copayment</u> /visit, then 20% <u>coinsurance</u>	\$50 <u>copayment</u> /visit, then 20% <u>coinsurance</u>	20% <u>coinsurance</u> decreased to 10% <u>coinsurance</u> if you enroll in the Maternity Care Program prior to your second trimester of pregnancy and complete the program. <u>Cost sharing</u> does not apply for <u>preventive services</u>. Depending on the type of services, a <u>copayment</u>, <u>coinsurance</u>, or <u>deductible</u> may apply. Maternity care may include tests and services described somewhere else in the SBC (i.e., ultrasound).
	Childbirth/delivery professional services	20% <u>coinsurance</u>	20% <u>coinsurance</u>	
	Childbirth/delivery facility services	20% <u>coinsurance</u>	20% <u>coinsurance</u>	
If you need help recovering or have other special health needs	<u>Home health care</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	None
	<u>Rehabilitation services</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Speech therapy is covered when <u>medically necessary</u> for a condition resulting from an injury, illness or congenital disorder such as cleft lip or palate.
	<u>Habilitation services</u>	Not covered	Not covered	You must pay 100% of this service, even from a <u>network provider</u> .
	<u>Skilled nursing care</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Must be transferred within 24 hours of hospital discharge. Limited to 30 days per confinement. Physician must certify (and re-certify every seven days) that services are <u>medically necessary</u> .
	<u>Durable medical equipment</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Purchase of certain equipment is covered if rental would exceed the purchase price.
	<u>Hospice services</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Must be recommended by physician for terminally ill person.

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 your child needs dental or eye care	Children's eye exam	No charge; <u>deductible</u> does not apply.		Limited to one exam per calendar year.
	Children's glasses	No charge for lenses for person under age 19; <u>deductible</u> does not apply. For person age 19 and over, no charge up to: \$37 per single lens, \$64 per bifocal lens, \$78 per trifocal lens, \$140 per Lenticular lens and \$87 per set of contacts; <u>deductible</u> does not apply. No charge up to \$70 for frames; <u>deductible</u> does not apply.		Eligible person is limited to one set of lenses and frames or contact lenses per calendar year. You must pay 100% of all expenses over the <u>allowed amounts</u> for lenses and frames or contact lenses.
	Children's dental check-up	No charge. Neither the medical nor the dental <u>deductible</u> applies.	No charge. Neither the medical nor the dental <u>deductible</u> applies.	Dental care calendar year maximum of \$2,000 per person does not apply to diagnostic and preventive dental care for individuals under age 19. Eligible person is limited to two dental exams per 12-month period.

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 <u>reconstructive surgery</u> following a mastectomy or to repair a defect caused by an injury or a congenital anomaly) • <u>Habilitation services</u>	• Infertility treatment (only testing to point of diagnosis is covered) • Long-term care • Non-emergency care when traveling outside the U.S.	• Routine foot care (except for custom-molded inserts or <u>orthotics</u>; limited to one pair until worn out and physician prescribes another pair) • Weight loss programs (except as required by the health reform law)
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)		
• Acupuncture (limited to 20 visits per person per calendar year combined with chiropractic care visit) • Bariatric surgery (when <u>medically necessary</u> due to morbid obesity) • Chiropractic care (limited to 20 visits per person per calendar year combined with acupuncture)	• Dental care (Adults) (calendar year maximum of \$2,000 per person, except for diagnostic and preventive dental care for individuals under age 19) • Hearing aids (\$500 maximum per ear per calendar year; replacement permitted every three years)	• Private-duty nursing • Routine eye care (Adult) (no charge for one eye exam per year; various limits on lenses per person per calendar year for individuals age 19 and over; up to \$70 per person per calendar year for frames)

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. 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 Plan at (952) 851-5797 or 1-844-468-5917. 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.

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 (952) 851-5797 or 1-844-468-5917

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 <u>plan's</u> overall <u>deductible</u>	\$500
■ <u>Specialist</u> <u>copayment</u> and <u>coinsurance</u>	\$50, then 20%
■ Hospital (facility) <u>coinsurance</u>	20%
■ Other <u>coinsurance</u>	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	\$12,700
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In this example, Peg would pay*:

Cost Sharing	
<u>Deductibles</u>	\$500
<u>Copayments</u>	\$50
<u>Coinsurance</u>	\$2,010
What isn't covered	
Limits or exclusions	\$20
The total Peg would pay is	\$2,530

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$500
■ <u>Specialist</u> <u>copayment</u> and <u>coinsurance</u>	\$50, then 20%
■ Hospital (facility) <u>coinsurance</u>	20%
■ Other <u>coinsurance</u>	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	\$5,600
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In this example, Joe would pay:

Cost Sharing	
<u>Deductibles</u>	\$500
<u>Copayments</u>	\$240
<u>Coinsurance</u>	\$930
What isn't covered	
Limits or exclusions	\$0
The total Joe would pay is	\$1,670

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$500
■ <u>Specialist</u> <u>copayment</u> and <u>coinsurance</u>	\$50, then 20%
■ Hospital (facility) <u>coinsurance</u>	20%
■ Other <u>coinsurance</u>	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	\$2,800
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In this example, Mia would pay:

Cost Sharing	
<u>Deductibles</u>	\$500
<u>Copayments</u>	\$440
<u>Coinsurance</u>	\$370
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,310

* **NOTE:** These numbers assume the patient does not participate in the Plan's Healthy Start Prenatal Support (wellness) program. If the patient participates in the wellness program, the patient may be able to reduce her cost. You may be eligible to file for reimbursement of some of these expenses, as permitted by the Plan's Health Reimbursement Arrangement (HRA). For more information about the wellness program or HRA, please contact: the Plan at (952) 851-5797 or 1-844-468-5917.

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