




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 1-800-253-5713 or visit www.bpalja.com (login ID is: WPT; password is: steamwpt). For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copay, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary> or call 1-800-253-5713 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	<p><u>In-Network Provider</u>: \$1,000 Individual / \$3,000 Family; <u>Out-of-Network Provider</u>: \$2,000 Individual / \$6,000 Family.</p>	<p>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 this <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>.</p>
Are there services covered before you meet your deductible?	<p>Yes. The following do not count towards the <u>deductible</u>: second surgical opinions, pre-admission testing, hospice care, home health care, skilled nursing home care, well child care, and <u>preventive care</u> as required under the Affordable Care Act (ACA).</p>	<p>This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copay</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.</p>
Are there other deductibles for specific services?	<p>Yes. \$100 for Classes A and JD for Preferred Provider Pharmacy Prescription Drug Benefits. There are no other specific <u>deductibles</u>.</p>	<p>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.</p>
What is the out-of-pocket limit for this plan?	<p>Medical: <u>In-Network Provider</u>: \$3,600 Individual / \$7,200 Family; <u>Out-of-Network Provider</u>: \$7,200 Individual / \$14,400 Family. PPRx: \$2,350 Individual / \$4,700 Family (including <u>deductible</u>).</p>	<p>The <u>out-of-pocket limit</u> ("OOP") 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.</p>

¹ Class C Claims are paid at the in-network level of benefits.

Important Questions	Answers	Why This Matters:
What is not included in the <u>out-of-pocket limit</u>?	<u>Coinsurance</u> for <u>preventive care</u> in excess of maximums, <u>premiums</u> , <u>balance billing charges</u> , and health care 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. For a list of <u>network providers</u> , visit: www.welcometouhc.com/uhss or call the Fund Office at 1-800-253-5713.	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 charge</u> 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 referral.

 All copay 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*, ¹ & Other Important Information
		Network Provider (You will pay the least)	Non-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	\$25 <u>copay</u> /visit	\$25 <u>copay</u> /visit	None
	<u>Specialist</u> visit	\$25 <u>copay</u> /visit	\$25 <u>copay</u> /visit	Chiropractor and acupuncture <u>In-Network</u> : 20% <u>coinsurance</u> <u>Out-of-Network</u> : 40% <u>coinsurance</u> Chiropractor visits limited to 24/year. Acupuncture limited to \$500/year.
	<u>Preventive care/screening/immunization</u>	No charge	No charge for routine immunizations. 40% <u>coinsurance</u> for routine physical exams for employee and dependent spouse (unless through Preferred Provider Preventive Care Program) and 40% <u>coinsurance</u> for well child care from birth through age 17	<u>Out-of-Network</u> well child care from birth to age 2 as recommended by the American Academy of Pediatrics; age 2 through 17 one routine exam and related lab and x-ray/year; age 18 to 26 up to \$400/year (excess at 80% <u>coinsurance</u> which does not apply to out-of-pocket limit). <u>Out-of-Network</u> routine physical exams for employee and dependent spouse limited to \$400/year (excess at 80% <u>coinsurance</u>), except <u>Preferred Provider Preventive Care</u> Program not limited. No limit for <u>In-Network</u> well child care or routine physical exams. No limit for routine immunizations. If the <u>Plan</u> does not have an <u>In-Network Provider</u> who can provide a particular covered preventive service, then it will cover the item or service without <u>cost sharing</u> when performed by an <u>Out-of-Network Provider</u> acting within the scope of his/her license or certification.

¹ Class C claims are paid at the in-network level of benefits.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions* ¹ & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
If you have a test	Diagnostic test (x-ray, blood work)	20% <u>coinsurance</u> except no charge for pre-admission testing	40% <u>coinsurance</u> except no charge for pre-admission testing	Genetic testing limited to \$5,000/lifetime when medically necessary. <u>Out-of-Network</u> lab charges will be covered at <u>In-Network</u> level if you went to an <u>In-Network</u> physician and facility.
	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
If you need drugs to treat your illness or condition² More information about prescription drug coverage is available at www.serve-you-rx.com .	Generic drugs	\$13 <u>copay</u> / prescription (retail and mail-order)	Not covered	<u>In-Network</u> : Retail: covers up to a 30-day supply Mail-order: 90-day supply Specialty: 30-day supply Benefits payable at 50% for non-generic prescription PPIs and non-sedating antihistamines.
	Brand name drugs	20% <u>coinsurance</u> , minimum \$26, maximum \$52 (retail); \$32.50 <u>copay</u> /prescription (mail-order)	Not covered	
	Specialty drugs	\$13 <u>copay</u> / prescription	Not covered	
	Generic OTC medications in the following categories: non-sedating antihistamines, proton pump inhibitors, and proton pump inhibitor-antacid combinations, upon a physician's written prescription	No charge (retail and mail-order), no <u>deductible</u>	Not covered	Maintenance medications must be purchased through mail-order. Step Therapy Program applies to medications for asthma, diabetes, ADHD, and cholesterol. Drugs not on the formulary list are not covered.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	Physician/surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None

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² Upon a physician's written prescription, the following will be covered at a \$0 copayment: generic contraceptives and contraceptives for which there is no generic alternative; OTC generic aspirin up to 325mg once per day for age 45 and older; federal legend generic sodium fluoride for five and younger; OTC generic folic acid for doses of 0.4mg-0.8mg once per day for women age 55 and younger; OTC iron supplements up to age one; and FDA-approved tobacco cessation medications (including both prescription and OTC medications) for a 90-day treatment regimen when prescribed by a health care provider, with no requirement for prior authorization.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions* ¹ , & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
If you need immediate medical attention	<u>Emergency room care</u>	\$100 <u>copay</u> /visit, then 20% <u>coinsurance</u>	\$100 <u>copay</u> /visit, then 20% <u>coinsurance</u>	Benefits payable at <u>In-Network</u> level for <u>Out-of-Network</u> hospital (including resulting hospital charges if admitted and if had been transported by ambulance)
	<u>Emergency medical transportation</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Subject to <u>In-Network deductible</u>
	<u>Urgent care</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	Not covered	Limited to hospital's semi-private room rate.
	Physician/surgeon fees	20% <u>coinsurance</u>	Not covered	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$25 <u>copay</u> /visit	\$25 <u>copay</u> /visit	None
	Inpatient services	20% <u>coinsurance</u>	Not covered	None
If you are pregnant	Office visits	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Prenatal care is covered under the <u>preventive care</u> benefits provisions.
	Childbirth/delivery professional services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	
	Childbirth/delivery facility services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
If you need help recovering or have other special health needs	<u>Home health care</u>	No charge	No charge	Limited to 10 visits per period of disability.
	<u>Rehabilitation services</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Treatment plans are reviewed for ongoing medical appropriateness after 20 visits.
	<u>Habilitation services</u>	Not covered	Not covered	Not covered
	<u>Skilled nursing care</u>	No charge	No charge	Limited to 30 days per period of disability.
	<u>Durable medical equipment</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	<u>Hospice services</u>	No charge	No charge	None
If your child needs dental or eye care	Children's eye exam	No charge	No charge	Limited to 1 exam per year, up to age 19.
	Children's glasses	No charge	No charge	Limited to 1 pair of glasses/2years, up to \$300 for lenses and frames.
	Children's dental check-up	No charge	No charge	Limited to 2 check-ups per year, up to age 19.

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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.)

- Bariatric surgery
- Cosmetic surgery, except if medically appropriate as specified in your Summary Plan Description
- Habilitation services
- Long-term care
- Private-duty nursing
- Routine foot care
- Weight loss programs, except medically appropriate physician visits for treatment of morbid obesity are covered

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

- Acupuncture, up to \$500/year
- Chiropractic care, up to 24 visits/year
- Dental care (Adult) (Available as an option for retirees at additional self-payment amount)
- Hearing aids, up to \$1,000 per aid/two years
- Infertility treatment, except invitro fertilization and artificial insemination are excluded
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult) (Available as an option for retirees at additional self-payment amount)

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 the Department of Labor's Employee Benefits Security Administration is 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 1-800-253-5713.

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 Plan Administrator at 1-800-253-5713, or 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**

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.

————— *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, copays 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 <u>deductible</u>	\$1,000
■ <u>Specialist copay</u>	\$25
■ <u>Hospital (facility) coinsurance</u>	80%
■ <u>Other coinsurance</u>	80%

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	\$12,800
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$1,040
Copays	\$0
Coinsurance	\$2,100
<i>What isn't covered</i>	
Limits or exclusions	\$250
The total Peg would pay is	\$3,390

Managing Joe's type 2 Diabetes

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

■ The plan's overall <u>deductible</u>	\$1,000
■ <u>Specialist copay</u>	\$25
■ <u>Hospital (facility) coinsurance</u>	80%
■ <u>Other coinsurance</u>	80%

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	\$7,400
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$600
Copays	\$1,540
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$30
The total Joe would pay is	\$2,170

Mia's Simple Fracture

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

■ The plan's overall <u>deductible</u>	\$1,000
■ <u>Specialist copay</u>	\$25
■ <u>Hospital (facility) coinsurance</u>	80%
■ <u>Other coinsurance</u>	80%

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	\$1,900
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$1,000
Copays	\$150
Coinsurance	\$120
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$1,270

* The Plan has other deductibles for services included in this coverage example.