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, you can view them at www.ufcwnationalfund.org. 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 or call 209-952-6533 to request a copy.

Question: Call the Union Fund or visit us at www.ufcwnationalfund.org for more information, including a copy of your plan's summary plan description

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For in network providers $500 individual/$1,000 employee +1/ $1,500 family; out-of-network providers $1,500 individual/ $3,000 employee +1/ $4,500 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. Preventive care and outpatient surgery facility fee 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. 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 https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	No.	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?	For in network providers $2,000 individual/$4,000 employee + 1/ $6,000 family; out-of-network providers $4,500 individual/ $9,000 employee +1/ $13,500 family	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, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Employee premiums, balance-billed charges and healthcare this plan doesn't cover.	This plan does not have an out-of-pocket limit on your expenses.
Will you pay less if you use a network provider?	Yes. See www.ufcwnationalfund.org or call 209-952-6533 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.

*For more information about limitations and exceptions, see the plan or policy document at www.nationalfund.org

Important Questions	Answers	Why This Matters:
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 copay/visit Deductible does not apply	40% coinsurance	----------None----------
	Specialist visit	$30 copay/visit Deductible does not apply	40% coinsurance	----------None----------
	Preventive care/screening/ immunization	No charge	40% coinsurance	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	Requires prior authorization.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.ufcwnationalfund.org	Generic drugs	$15 copay (retail) $30 copay (mail order)	Not Covered	Mandatory Generic Substitution. If a brand name is prescribed where a generic equivalent is available, the member is responsible for the difference in cost between the brand name drug and the generic drug. Retail: Covers 30-day supply. Mail Order Covers 90-day supply.
	Preferred brand drugs	20% coinsurance; $30 Min, $60 Max (retail) 20% coinsurance; $60 Min, $120 Max (mail order)	Not Covered	
	Non-preferred brand drugs	30% coinsurance; $50 Min, $100 Max (retail) 30% coinsurance; $100 Min, $200 Max (mail order)	Not Covered	
	Specialty drugs	30% coinsurance, $50 Min, $100 Max	Not Covered	Requires prior authorization.

*For more information about limitations and exceptions, see the plan or policy document at www.nationalfund.org

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	$100 copay	$100 copay	Waived if admitted.
	Emergency medical transportation	No Charge	No Charge	----------None----------
	Urgent care	$100 copay	$100 copay	----------None----------
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	40% coinsurance	----------None----------
	Physician/surgeon fees	20% coinsurance	40% coinsurance	----------None----------
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No Charge	40% coinsurance	Applies to Partial Hospitalization and Intensive outpatient services.
	Inpatient services	No Charge	40% coinsurance	----------None----------
If you are pregnant	Office visits	20 copay for 1st visit	40% coinsurance	----------None----------
	Childbirth/delivery professional services	20% coinsurance	40% coinsurance	----------None----------
	Childbirth/delivery facility services	20% coinsurance	40% coinsurance	----------None----------
If you need help recovering or have other special health needs	Home health care	20% coinsurance	30% coinsurance	30 visits for out-of-network providers.
	Rehabilitation services	20% coinsurance	30% coinsurance	Limited up to 60 combined visits per calendar year.
	Habilitation services	20% coinsurance	Not Covered	----------None----------
	Skilled nursing care	20% coinsurance	30% coinsurance	Limited up to 100 days.
	Durable medical equipment	20% coinsurance	30% coinsurance	Total rental not to exceed purchase price.
	Hospice services	Not Covered	Not Covered	----------None----------
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	----------None----------
	Children's glasses	Not covered	Not covered	----------None----------
	Children's dental check-up	No charge	Not covered	----------None----------

*For more information about limitations and exceptions, see the plan or policy document at www.nationalfund.org

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.)

- Cosmetic surgery
- Dental care (Adult)
- Infertility treatment
- Long-term care
- Routine eye care
- Routine foot care
- Weight loss programs

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

- Acupuncture (12 visits each annually)
- Bariatric surgery
- Chiropractic care (12 visits annually)
- Hearing aids (1 pair every 24 mos. for children ages 12 or younger)
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing

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: [insert State, HHS, DOL, and/or other applicable agency contact information]. 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: UFCW National Health and Welfare Fund, 66 Grand Avenue, Englewood, NJ 07631-3545, phone 201-569-8801.

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 201-569-8801.

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 201-569-8801.

[Chinese (中文): 如果需要中文的帮助，请拨打这个号码 201-569-8801.

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 201-569-8801.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

*For more information about limitations and exceptions, see the plan or policy document at www.nationalfund.org

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	**$500**
Specialist [cost-sharing]	**$30**
Hospital (facility) [cost-sharing]	**20%**
Other [cost-sharing]	**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	**$12,687**
In this example, Peg would pay:	
Cost Sharing	
Deductibles	$500
Copayments	$11
Coinsurance	$1,489
What isn't covered	
Limits or exclusions	$0
The total Peg would pay is	**$2,000**

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

The plan's overall deductible	**$500**
Specialist [cost-sharing]	**$30**
Hospital (facility) [cost-sharing]	**20%**
Other [cost-sharing]	**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**
In this example, Joe would pay:	
Cost Sharing	
Deductibles*	$500
Copayments	$935
Coinsurance	$87
What isn't covered	
Limits or exclusions	$0
The total Joe would pay is	**$1,522**

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

The plan's overall deductible	**$500**
Specialist [cost-sharing]	**$30**
Hospital (facility) [cost-sharing]	**20%**
Other [cost-sharing]	**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**
In this example, Mia would pay:	
Cost Sharing	
Deductibles*	$500
Copayments	$265
Coinsurance	$49
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$814**

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

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