**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 201-569-8801 to request a copy.

**Question:** Call 201-569-8801 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 network providers $0; out-of-network providers $300 individual/ $600 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 is 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?** | No. | You don't have to meet deductibles for specific services. |
| **What is the out-of-pocket limit for this plan?** | For network providers $1,000 individual/$2,000 family; out-of-network providers $2,000 individual/$4,000 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?** | Copayments, employee premiums, balance-billed charges and healthcare this plan doesn't cover. | 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.ufcwnationalfund.org or call 201-569-8801 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. |

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

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 | $25 copay/visit | 25% coinsurance | ----------None---------- |
| | Specialist visit | $25 copay/visit | 25% coinsurance | ----------None---------- |
| | Preventive care/screening/ immunization | No Charge | 25% coinsurance | You may have to pay for services that are 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) | 10% coinsurance | 25% coinsurance | ----------None---------- |
| | Imaging (CT/PET scans, MRIs) | 10% coinsurance | 25% 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% coinsurance (retail)<br>5% coinsurance (mail-order) | Not Covered | Retail: Covers 30-day supply.<br>Mail Order: Covers 90-day supply.<br>**Mandatory generic substitution. If a brand name drug is prescribed, where a generic equivalent is available, you are responsible for the difference in the cost between the brand name drug and the generic drug. |
| | Preferred brand drugs | 20% coinsurance (retail)<br>15% coinsurance (mail-order) | Not Covered | |
| | Non-preferred brand drugs | 30% coinsurance (retail)<br>20% coinsurance (mail-order) | Not Covered | |
| | Specialty drugs | 30% coinsurance | Not Covered | Requires prior authorization. |
| **If you have outpatient surgery** | Facility fee (e.g., ambulatory surgery center) | 10% coinsurance | 25% coinsurance | ----------None---------- |
| | Physician/surgeon fees | 10% coinsurance | 25% coinsurance | ----------None---------- |
| **If you need immediate medical attention** | Emergency room care | 10% coinsurance | 25% coinsurance | ----------None---------- |
| | Emergency medical transportation | 10% coinsurance | 25% coinsurance | ----------None---------- |
| | Urgent care | 10% coinsurance | 25% coinsurance | ----------None---------- |
| **If you have a hospital stay** | Facility fee (e.g., hospital room) | $150 copay/admission, plus 10% coinsurance | 25% coinsurance | Hospital pre-certification penalty is $250. |
| | Physician/surgeon fees | 10% coinsurance | 25% coinsurance | ----------None---------- |

* For more information about limitations and exceptions, see the plan or policy document at www.ufcwnationalfund.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 need mental health, behavioral health, or substance abuse services** | Outpatient services | 10% coinsurance (hospital)<br>$25 copay/visit (doctor's office) | 25% coinsurance | Hospital pre-certification penalty is $250. |
| | Inpatient services | $150 copay/admission, plus 10% coinsurance | 25% coinsurance | Substance abuse service is $150 copay/admission, no coinsurance.<br>Hospital pre-certification penalty is $250. |
| **If you are pregnant** | Office visits | $25 copay/visit | 25% coinsurance | Depending on the type of services, a copay, coinsurance, or deductible may apply. |
| | Childbirth/delivery professional services | 10% coinsurance | 25% coinsurance | ----------None---------- |
| | Childbirth/delivery facility services | 10% coinsurance | 25% coinsurance | Hospital pre-certification penalty is $250. |
| **If you need help recovering or have other special health needs** | Home health care | 10% coinsurance | 25% coinsurance | ----------None---------- |
| | Rehabilitation services | 10% coinsurance (cardiac therapy)<br>$25 copay/visit (physical therapy) | 25% coinsurance | ----------None---------- |
| | Habilitation services | Not Covered | Not Covered | ----------None---------- |
| | Skilled nursing care | 10% coinsurance | 25% coinsurance | Limited to 120 allowable days of confinement per lifetime. |
| | Durable medical equipment | 10% coinsurance | 25% coinsurance | Total rental not to exceed purchase price. |
| | Hospice services | $150 copay/admission, plus 10% coinsurance | 25% coinsurance | Limited to 2 consecutive 6 month period of allowable benefits. |
| **If your child needs dental or eye care** | Children's eye exam | Expenses over $35 | Expenses over $35 | Limited up to one visit per calendar year. |
| | Children's glasses | Expenses over $60 | Expenses over $60 | Limited to single vision lenses. |
| | Children's dental check-up | Not Covered | Not Covered | Benefits may be provided by dental plan. |

## 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
- Cosmetic surgery
- Hearing aids
- Infertility treatment
- Long-term care
- Private-duty nursing
- 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.)**

- Bariatric surgery
- Chiropractic care
- Dental Care (may be provided by dental plan)
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult/Child)

**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 U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov or your state insurance department. 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.*

## 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 | $0 |
| Specialist *[cost sharing]* | $25 |
| Hospital (facility) *[cost sharing]* | 10% |
| Other *[cost sharing]* | 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** | **$12,687** |
|---|---|

**In this example, Peg would pay:**

| *Cost Sharing* | |
|---|---|
| Deductibles | $0 |
| Copayments | $150 |
| Coinsurance | $1,000 |
| *What isn't covered* | |
| Limits or exclusions | $0 |
| **The total Peg would pay is** | **$1,150** |

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

| | |
|---|---|
| The plan's overall deductible | $0 |
| Specialist *[cost sharing]* | $25 |
| Hospital (facility) *[cost sharing]* | 10% |
| Other *[cost sharing]* | 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:**

| *Cost Sharing* | |
|---|---|
| Deductibles | $0 |
| Copayments | $200 |
| Coinsurance | $570 |
| *What isn't covered* | |
| Limits or exclusions | $0 |
| **The total Joe would pay is** | **$770** |

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

| | |
|---|---|
| The plan's overall deductible | $0 |
| Specialist *[cost sharing]* | $25 |
| Hospital (facility) *[cost sharing]* | 10% |
| Other *[cost sharing]* | 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:**

| *Cost Sharing* | |
|---|---|
| Deductibles | $0 |
| Copayments | $175 |
| Coinsurance | $205 |
| *What isn't covered* | |
| Limits or exclusions | $0 |
| **The total Mia would pay is** | **$380** |

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

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