



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 including your plan's Summary Plan Description, visit www.carpenterssw.org or call 1-800-293-1370. 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 or call 1-800-293-1370 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	<p><u>Network Provider</u> per calendar year: \$3,000/individual; \$6,000/family. <u>Out-of-Network Provider</u> per calendar year: \$10,000/individual; \$20,000/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 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>.</p>
Are there services covered before you meet your deductible?	<p>Yes. <u>Preventive care</u> performed by <u>Network Providers</u>, second surgical opinion, in-<u>network</u> online visit, and outpatient <u>prescription drugs</u> are covered before you meet your <u>deductible</u>.</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>copayment</u> or <u>coinsurance</u> may apply. For example, this plan 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>No.</p>	<p>You don't have to meet <u>deductibles</u> for specific services.</p>
What is the out-of-pocket limit for this plan?	<p>Medical Plan <u>Network Provider</u>: \$5,600/individual; \$11,200/family per calendar year. <u>Out-of-Network Provider</u>: No <u>out-of-pocket limit</u>. Outpatient <u>prescription drugs</u> per calendar year: \$1,000/individual; \$2,000/family.</p>	<p>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.</p>
What is not included in the out-of-pocket limit?	<p>For the Medical <u>Plan</u>: <u>Premiums</u>, <u>balance billing</u> charges, health care this <u>plan</u> doesn't cover, outpatient retail/mail order drug expenses (which have a separate <u>out-of-pocket limit</u>), chiropractic treatment and out-of-<u>network</u> expenses except <u>Emergency Services</u>, certain non-<u>emergency service</u> provided by a Non-PPO <u>provider</u> at a PPO facility, and/or air ambulance service (as covered under the federal No Surprises Act). The <u>prescription drug out-of-pocket limit</u> does not include <u>premiums</u>, <u>balance-billing</u> charges, medical costs, and health care this <u>plan</u> doesn't cover.</p>	<p>Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u>.</p>

Important Questions	Answers	Why This Matters:
Will you pay less if you use a network provider?	Yes. See www.MyIBXTPAbenefits.com or call Independence Administrators (IA) at 1-800-810-BLUE for a list of <u>Network Providers</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 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 referral to see a specialist?	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
		<u>Network Provider</u> (You will pay the least)	<u>Out-of-Network Provider</u> (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	Office visit: 20% <u>coinsurance</u> . Online visit: \$5 copay/visit, <u>deductible</u> does not apply.	50% <u>coinsurance</u> .	None.
	<u>Specialist</u> visit	20% <u>coinsurance</u> . Second opinion: No charge up to \$150, then 20% <u>coinsurance</u> , <u>deductible</u> does not apply. Online visit: \$5 copay/visit, <u>deductible</u> does not apply.	50% <u>coinsurance</u> . Second opinion: No charge up to \$150, then 30% <u>coinsurance</u> , <u>deductible</u> does not apply.	<u>Preauthorization</u> of surgical procedures exceeding \$1,500 is recommended. Assistant surgeon payable to 20% of the allowable charge for a primary surgeon.
	<u>Preventive care/screening/immunization</u>	No charge. <u>Deductible</u> does not apply.	Tests/screenings for sexually transmitted infections (STIs) ordered by a Health Care practitioner: 50% <u>coinsurance</u> All others: Not covered.	<u>Plan</u> covers required <u>preventive services</u> and supplies described at www.healthcare.gov/what-are-my-preventive-care-benefits/ . Age and frequency guidelines apply to covered <u>preventive care</u> . 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.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	20% <u>coinsurance</u> .	50% <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)	
	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u> .	50% <u>coinsurance</u> .	<u>Preauthorization</u> of imaging tests like CT, PET and MRI is recommended.
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.express-scripts.com or 1-800-987-7836.	Generic drugs	Retail Pharmacy for 30-day supply: \$10 <u>copayment</u> per prescription; Mail Order for 90-day supply: \$25 <u>copayment</u> per prescription. No charge for FDA-approved generic contraceptives.	\$60 <u>copayment</u> plus 20% <u>coinsurance</u> .	<ul style="list-style-type: none"> • <u>Deductible</u> does not apply. • Mail Order is required for maintenance medications after the second fill at a retail pharmacy to avoid non-payment of drugs. Maintenance drugs are those you take to treat an ongoing condition such as diabetes, arthritis or high blood pressure. • Some prescriptions are subject to <u>preauthorization</u> (to avoid non-payment), quantity limits and step therapy. • Certain over-the-counter (OTC) and prescription drugs are payable at no charge, with a prescription, in compliance with federal law. • If you purchase a brand drug when a generic drug is available you pay the brand drug <u>cost sharing</u> plus the difference in cost between the brand drug and generic drug. • If you fill a prescription at an Out-of-Network pharmacy, you will need to pay 100% for the drug at the time of purchase and file a claim with Express Scripts for reimbursement and Plan pays 80% of what it would have paid had you used a Network Retail pharmacy. • 90-day supplies of maintenance drugs can be obtained from any Smart90 retail pharmacy.
	Preferred brand drugs	Retail Pharmacy for 30-day supply: \$40 <u>copayment</u> per prescription; Mail Order for 90-day supply: \$100 <u>copayment</u> per prescription. No charge for FDA-approved brand name contraceptives if a generic is medically inappropriate.		
	Non-preferred brand drugs	Retail Pharmacy for 30-day supply: \$60 <u>copayment</u> per prescription; Mail Order for 90-day supply: \$150 <u>copayment</u> per prescription.		
	<u>Specialty drugs</u>	You pay a \$50 <u>copayment</u> per prescription for a 30-day supply and \$100 <u>copayment</u> per prescription for up to a 90-day supply.		

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% <u>coinsurance</u> .	50% <u>coinsurance</u> up to a maximum allowable charge of \$5,000 per operative session and \$3,500 for other outpatient department services/supplies.	<u>Preauthorization</u> of surgical procedures exceeding \$1,500 is recommended.
	Physician/surgeon fees	20% <u>coinsurance</u> .	50% <u>coinsurance</u> up to a maximum allowable charge of \$5,000 per operative session and \$3,500 for other outpatient department services/supplies.	<u>Preauthorization</u> of surgical procedures exceeding \$1,500 is recommended. Assistant surgeon payable to 20% of the allowable charge for a primary surgeon.
If you need immediate medical attention	<u>Emergency room care</u>	\$250 <u>copayment</u> /visit plus 20% <u>coinsurance</u> .	For emergency care: \$250 <u>copayment</u> /visit plus 20% <u>coinsurance</u> . For non-emergency care: \$250 <u>copayment</u> /visit plus 50% <u>coinsurance</u> .	Physician/ <u>provider</u> 's professional fees may be billed separately. <u>Copayment</u> waived if visit results in immediate admission to the hospital as an inpatient.
	<u>Emergency medical transportation</u>	\$50 <u>copayment</u> per trip <u>Deductible</u> does not apply.	\$50 <u>copayment</u> per trip <u>Deductible</u> does not apply.	<ul style="list-style-type: none"> Professional air, sea or ground ambulance services payable to and from the nearest hospital where treatment can be given. You will not be <u>Balance Billed</u> for covered air ambulance services. Services from an Emergency Medical Technician (EMT) are covered if you reasonably believe that a medical emergency existed even if you are not transported to a hospital at the <u>Plan's</u> regular benefits for ambulance services for a medical emergency.
	<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> .	50% <u>coinsurance</u> .	<u>Preauthorization</u> of a hospital admission for dental treatment is required to avoid non-payment, call IA at 1-888-234-2393.
	Physician/surgeon fees	20% <u>coinsurance</u> .	50% <u>coinsurance</u> .	<u>Preauthorization</u> of surgical procedures exceeding \$1,500 is recommended. Assistant surgeon payable to 20% of the allowable charge for a primary surgeon.

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	Office Visits and other outpatient services: 20% <u>coinsurance</u> . Online visit: \$5 copay/visit, <u>deductible</u> does not apply.	Office Visits, online visit, and other outpatient services: 50% <u>coinsurance</u> .	None.
	Inpatient services	20% <u>coinsurance</u> .	50% <u>coinsurance</u> .	
If you are pregnant	Office visits	No charge for office visits. <u>Deductible</u> does not apply.	For employee or spouse: 50% <u>coinsurance</u> .	<ul style="list-style-type: none"> • <u>Cost sharing</u> does not apply for <u>preventive services</u>. • Depending on the type of services, <u>coinsurance</u> may apply. • Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). • Prenatal care (other than ACA-required preventive <u>screening</u>) is not covered for dependent children.
	Childbirth delivery professional services	For employee and spouse: 20% <u>coinsurance</u> .	For employee and spouse: 50% <u>coinsurance</u> .	
	Childbirth delivery facility services	For employee and spouse: 20% <u>coinsurance</u> .	For employee and spouse: 50% <u>coinsurance</u> .	
If you need help recovering or have other special health needs	<u>Home health care</u>	20% <u>coinsurance</u> .	50% <u>coinsurance</u> .	<p><u>Plan</u> covers services that require the skill and training of a nurse. <u>Preauthorization</u> of certain <u>home health care</u> is recommended. No coverage for nurse's aide, custodial care or housekeeping services.</p> <p>Outpatient physical and occupational therapy maximum benefit is 20 sessions per calendar year. Speech therapy maximum benefit is 130 sessions per lifetime. If additional sessions are needed beyond 20 visits (or 130 lifetime visits for speech therapy), <u>preauthorization</u> is required to avoid nonpayment. <u>Preauthorization</u> of outpatient physical and speech therapy, and inpatient rehabilitation admission is recommended. Maximum benefit for inpatient rehabilitation admit is 30 days/calendar year. Visit limits will not apply to treatment of diagnosed mental health conditions or substance use disorders consistent with generally recognized independent standards of current medical practice.</p>
	<u>Rehabilitation services</u>	20% <u>coinsurance</u> .	50% <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)	
	<u>Habilitation services</u>	20% <u>coinsurance</u> .	50% <u>coinsurance</u> .	Speech therapy maximum benefit is 130 sessions per lifetime. If additional sessions are needed beyond 130 lifetime visits, <u>preauthorization</u> is required to avoid nonpayment. Visit limits will not apply to treatment of diagnosed mental health conditions or substance use disorders consistent with generally recognized independent standards of current medical practice.
	<u>Skilled nursing care</u>	No charge for the first 30 days then 20% <u>coinsurance</u> for the next 150 days per disability.	No charge for the first 30 days then 20% <u>coinsurance</u> for the next 150 days per disability.	<u>Preauthorization</u> of <u>skilled nursing</u> facility admission is recommended. Maximum benefit is 180 days for any one period of disability. Day limits will not apply to treatment of diagnosed mental health conditions or substance use disorders consistent with generally recognized independent standards of current medical practice.
	<u>Durable medical equipment</u>	20% <u>coinsurance</u> .	50% <u>coinsurance</u> .	<u>Preauthorization</u> of equipment is recommended. Rental is covered up to the purchase price.
	<u>Hospice services</u>	20% <u>coinsurance</u> .	20% <u>coinsurance</u> .	Maximum benefit is 180 days/lifetime. <u>Preauthorization</u> of hospice is required to avoid non-payment, call IA at 1-888-234-2393. Day limits will not apply to treatment of diagnosed mental health conditions or substance use disorders consistent with generally recognized independent standards of current medical practice.
If your child needs dental or eye care	Children's eye exam	Not covered.	Not covered.	You must pay 100% of these expenses, even in- <u>network</u>
	Children's glasses	Not covered.	Not covered.	
	Children's dental check-up	Not covered.	Not covered.	You must pay 100% of these expenses, even in- <u>network</u>

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
- Bariatric Surgery
- Cosmetic surgery
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine Dental care (adult & child)
- Routine Eye care (adult & child)
- Routine foot care
- Weight loss programs (except as required by health reform law)

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

- Chiropractic care (up to 24 visits/calendar year).
- Hearing aids (hearing test and hearing aids covered up to a maximum of \$1,000 per ear every 24 months)

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 Medical Plan Claims Administrator (Independence Administrators) at 1-833-242-3330 or 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 1-833-242-3330.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-833-242-3330.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-833-242-3330.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-833-242-3330.

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>	\$3,000
■ <u>Specialist</u> <u>coinsurance</u>	20%
■ <u>Hospital (facility)</u> <u>coinsurance</u>	20%
■ <u>Other</u> <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:

<u>Cost sharing</u>	
<u>Deductibles</u>	\$3,000
<u>Copayments</u>	\$10
<u>Coinsurance</u>	\$1,630
<u>What isn't covered</u>	
Limits or exclusions	\$20
The total Peg would pay is	\$4,660

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>	\$3,000
■ <u>Specialist</u> <u>coinsurance</u>	20%
■ <u>Hospital (facility)</u> <u>coinsurance</u>	20%
■ <u>Other</u> <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:

<u>Cost sharing</u>	
<u>Deductibles</u>	\$1,860
<u>Copayments</u>	\$620
<u>Coinsurance</u>	\$0
<u>What isn't covered</u>	
Limits or exclusions	\$0
The total Joe would pay is	\$2,480

Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$3,000
■ <u>Specialist</u> <u>coinsurance</u>	20%
■ <u>Hospital (facility)</u> <u>coinsurance</u>	20%
■ <u>Other</u> <u>copayment</u>	\$250

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:

<u>Cost sharing</u>	
<u>Deductibles</u>	\$1,850
<u>Copayments</u>	\$60
<u>Coinsurance</u>	\$0
<u>What isn't covered</u>	
Limits or exclusions	\$0
The total Mia would pay is	\$1,910

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