NYCDC of Carpenters Welfare Fund: Early Retirees

Coverage Period:01/01/2015 – 12/31/2015

Summary of Benefits and Coverage: What this Plan Covers & What it Costs **Coverage for:** Individual/Family | **Plan Type: DS** PPO

This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document either at www.empireblue.com or by calling 1-800-553-9603 or at www.express-scripts.com or by calling 1-800-929-2091.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	In-Network: **$500** Individual / **$1,250** Family Out-of-Network: **$750** Individual / **$1,875** Family	You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the **deductible** starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the **deductible**.
Are there other deductibles for specific services?	Yes.	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.
Is there an out–of–pocket limit on my expenses?	In-Network: **$2,000** Individual / **$5,000** Family Prescription Drug: **$1,625** Individual/ **$4,062** Family (This out-of-pocket maximum is prorated effective July 1, 2015 through December 31, 2015) Out-of-Network: **$3,750** Individual / **$9,375** Family	The **out-of-pocket limit** is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out–of–pocket limit?	Premiums, balance-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the **out-of-pocket limit**.
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for *specific* covered services, such as office visits.
Does this plan use a network of providers?	Yes. For a list of **in-network providers**, see www.empireblue.com or call 1-800-553-9603.	If you use an in-network doctor or other health care **provider**, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network **provider** for some services. Plans use the term in-network, **preferred**, or participating for **providers** in their **network**. See the chart starting on page 2 for how this plan pays different kinds of **providers**.
Do I need a referral to see a specialist?	No.	You can see the **specialist** you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about **excluded services**.

- **Copayments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is $1,000, your **coinsurance** payment of 20% would be $200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges $1,500 for an overnight stay and the **allowed amount** is $1,000, you may have to pay the $500 difference. (This is called **balance billing**.)
- This plan may encourage you to use **in-network providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$20/visit	40% coinsurance after deductible of maximum allowed amount	——————none——————
	Specialist visit	$25/visit	40% coinsurance after deductible of maximum allowed amount	——————none——————
	Other practitioner office visit	$25/visit	40% coinsurance after deductible of maximum allowed amount	Certain practitioners are covered in network only.
	Preventive care/ screening/ immunization	No Charge	40% coinsurance after deductible of maximum allowed amount	Certain preventive care services are subject to age and frequency limitations.
If you have a test	Diagnostic test (x-ray, blood work)	10% coinsurance after deductible	40% coinsurance after deductible of maximum allowed amount	In NJ, LabCorp must be used.
	Imaging (CT/PET scans, MRIs)	10% coinsurance after deductible	40% coinsurance after deductible of maximum allowed amount	Precertification is required.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.express-scripts.com	Generic drug	Retail: $15 copay/Rx Mail Order: $25 copay/Rx	Not Covered	Retail & Mail Order: Member pays the copayment plus the difference between the brand-name drug and the generic drug. $250.00 deductible per individual. Mandatory mail order after the third retail fill for maintenance drugs. Contraceptives and certain preventive medications are available at no cost. Brand-name drugs are only covered if no generic is available. In accordance with Health Reform, certain over-the-counter (OTC) drugs are payable at no charge when prescribed by a physician.
	Preferred Brand name drug	Retail: $25 copay/Rx Mail Order: $45 copay/Rx	Not Covered	
	Non-Preferred Brand name drug	Retail: $40 copay/Rx Mail Order: $75 copay/Rx	Not Covered	

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% coinsurance after deductible	40% coinsurance after deductible of maximum allowed amount	Precertification is required.
	Physician/surgeon fees	10% coinsurance after deductible	40% coinsurance after deductible of maximum allowed amount	Precertification is required.
If you need immediate medical attention	Emergency room services	$200/per visit	$200/per visit	Waived if admitted to the same hospital within 24 hours.
	Emergency medical transportation	10% coinsurance after deductible	40% coinsurance after deductible of maximum allowed amount	Covered in-network, subject to meeting "emergency" criteria. When services are delivered by an out-of-network land ambulance provider that is not licensed under the NY Public Health Law, you may be required to pay up to the difference between the reasonable and customary allowed amount and the provider's total charges.
	Urgent care	$25 per visit	40% coinsurance after deductible of maximum allowed amount	——————none——————
If you have a hospital stay	Facility fee (e.g., hospital room)	10% coinsurance after deductible	40% coinsurance after deductible of maximum allowed amount	Precertification is required.
	Physician/surgeon fee	10% coinsurance after deductible	40% coinsurance after deductible of maximum allowed amount	——————none——————
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	$20/visit	40% coinsurance after deductible of maximum allowed amount	——————none——————
	Mental/Behavioral health inpatient services	10% coinsurance after deductible	40% coinsurance after deductible of maximum allowed amount	Precertification is required. Unlimited number of medically necessary days and necessary visits from mental healthcare professionals. Residential treatment centers are not covered.
	Substance use disorder outpatient services	10% coinsurance after deductible	40% coinsurance after deductible of maximum allowed amount	Unlimited number of medically necessary visits, including visits for family counseling.
	Substance use disorder inpatient services	10% coinsurance after deductible	40% coinsurance after deductible of maximum allowed amount	Precertification is required. Unlimited number of medically necessary days. Residential treatment centers are not covered.

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
If you are pregnant	Prenatal and postnatal care	10% coinsurance after deductible	40% coinsurance after deductible of maximum allowed amount	——————none——————
	Delivery and all inpatient services	10% coinsurance after deductible	40% coinsurance after deductible of maximum allowed amount	Precertification is required.
If you need help recovering or have other special health needs	Home health care	10% coinsurance after deductible	Not Covered	Limited up to 200 visits per calendar year (a visit equals 4 hours of care). Treatment maximums are combined for in-network and out-of-network care.
	Rehabilitation services	$20/visit	Not Covered	Occupational and speech therapy up to 45 visits per person combined in home, office or outpatient facility per calendar year. Physical therapy up to 45 visits combined in home, office or outpatient facility per calendar year.
	Habilitation services	$20/ visit	Not Covered	All rehabilitation and habilitation visits count toward your rehabilitation visit limit.
	Skilled nursing care	10% coinsurance after deductible	Not Covered	Limited up to 60 days per calendar year. Precertification is required.
	Durable medical equipment	10% coinsurance after deductible	Not Covered	Precertification is required.
	Hospice service	10% coinsurance after deductible	Not Covered	Limited up to 210 days per lifetime.
If your child needs dental or eye care	Eye exam	No Charge	Charges over $125 combined Plan Allowance	Eye exam and glasses or contact lenses limited to once every 12 months through Comprehensive Professional Systems or General Vision Services. Out-of-Network: Limited to reimbursement of $125 Plan Allowance once itemized receipt is submitted to the Fund.
	Glasses	No Charge	Charges over $125 combined Plan Allowance	
	Dental check-up	No Charge	Not Covered	Frequency limits apply.

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Cosmetic surgery
- Long-term care
- Private-duty nursing
- Routine foot care
- Weight loss programs

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Acupuncture
- Bariatric surgery
- Chiropractic care
- Dental care (Adult)
- Hearing aids
- Infertility treatment
- Non-emergency care when traveling outside the U.S. See www.BCBS.com/bluecardworldwide
- Routine eye care (Adult)

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-800-529-3863. You may also contact your state insurance department, 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.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact: Empire Appeal and Grievance Dept., P.O. Box 1407, Church Street Station, New York, NY 10008-1407; Express Scripts, 811 Royal Ridge Parkway, Irving, TX 75063, Attention: Administrative Reviews; Department of Labor's Employee Benefits Security Administration, 1-866-444-EBSA (3272), www.dol.gov/ebsa/healthreform; New York State Department of Insurance contact: 1-(800) 342-3736.

Additionally, a consumer assistance program can help you file your appeal. Contact: Community Service Society of New York, Community Health Advocates, 105 East 22nd Street, 8th floor, New York, NY 10010, via phone at (888) 614-5400 or http://www.communityhealthadvocates.org/

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

Language Access Services:

Si no es miembro todavía y necesita ayuda en idioma español, le suplicamos que se ponga en contacto con su agente de ventas o con el administrador de su grupo. Si ya está inscrito, le rogamos que llame al número de servicio de atención al cliente que aparece en su tarjeta de identificación.

如果您是非會員並需要中文協助，請聯絡您的銷售代表或小組管理員。如果您已參保，則請使用您 ID 卡上的號碼聯絡客戶服務人員。

Kung hindi ka pa miyembro at kailangan ng tulong sa wikang Tagalog, mangyaring makipag-ugnayan sa iyong sales representative o administrator ng iyong pangkat. Kung naka-enroll ka na, mangyaring makipag-ugnayan sa serbisyo para sa customer gamit ang numero sa iyong ID card.

Doo bee a'tah ni'liigoo eí dooda'í, shikáa adoołwoł íínízinigo t'áá diné k'éjíígo, t'áá shoodí ba na'ałníhí ya sidáhí bich'į naabídíiłkiid. Eí doo biigha daago ni ba'nija'go ho'aałagíí bich'į hodiilní. Hai'dąą iini'taago eíya, t'áá shoodí diné ya atáh halne'ígíí ní béésh bee hane'í wólta' bi'ki si'niilígíí bi'kéhgo bich'į hodiilní.

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

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.

This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby
(normal delivery)

- **Amount owed to providers:** $7,540
- **Plan pays** $6,270
- **Patient pays** $1,270

Sample care costs:

Hospital charges (mother)	$2,700
Routine obstetric care	$2,100
Hospital charges (baby)	$900
Anesthesia	$900
Laboratory tests	$500
Prescriptions	$200
Radiology	$200
Vaccines, other preventive	$40
Total	**$7,540**

Patient pays:

Deductibles	$500
Copays	$80
Coinsurance	$660
Limits or exclusions	$30
Total	**$1,270**

Managing type 2 diabetes
(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** $5,400
- **Plan pays** $3,910
- **Patient pays** $1,490

Sample care costs:

Prescriptions	$2,900
Medical Equipment and Supplies	$1,300
Office Visits and Procedures	$700
Education	$300
Laboratory tests	$100
Vaccines, other preventive	$100
Total	**$5,400**

Patient pays:

Deductibles	$500
Copays	$820
Coinsurance	$90
Limits or exclusions	$80
Total	**$1,490**

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✗ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of- pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.