Family Medical Care Plan: Plan 16

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 01/01/2016-12/31/2016

Coverage for: Family | **Plan Type:** 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 at www.nebf.com/fmcp or by calling 1-877-937-9602.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	PPO **$200** per person/**$400** per family; Non-PPO **$400** per person/**$800** per 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**, **$100** for emergency room services.	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?	**Yes**, PPO **$1400** per person/ **$2800** per family, Non-PPO **$1400** per person/ **$2800** per family (medical); **$1000** per person/**$2000** per family (Rx)	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 billing, expenses for out-of-network services or not covered by Plan.	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 **preferred providers**, see www.nebf.com/fmcp or call 1-800-810-2583.	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**.

Questions: Call 1-877-937-9602 or visit us at www.nebf.com/fmcp.
If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.dol.gov/ebsa/healthreform or call 1-877-937-9602 to request a copy.

- **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 preferred **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 (PPO)	Your Cost If You Use an Out-of-network Provider (Non-PPO)	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$20 co-payment	20% co-insurance	---none---
	Specialist visit	$20 co-payment	20% co-insurance	---none---
	Other practitioner office visit	$20 co-payment	20% co-insurance	No coverage for acupuncture.
	Preventive care/screening/immunization	No Charge	Not covered	---none---
If you have a test	Diagnostic test (x-ray, blood work)	No Charge	20% co-insurance	No charge for professional charges by an out-of-network radiologist, pathologist or anesthesiologist for services provided at an in-network hospital.
	Imaging (CT/PET scans, MRIs)	No Charge	20% co-insurance	No charge for professional charges by an out-of-network radiologist, pathologist or anesthesiologist for services provided at an in-network hospital.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider (PPO)	Your Cost If You Use an Out-of-network Provider (Non-PPO)	Limitations & Exceptions
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.savrx.com.	Generic drugs	No Charge	Not covered	If you decline a generic substitution, you must pay the cost difference between the brand and generic. The difference does not apply to your out-of-pocket limit.
	Preferred brand drugs	20% co-insurance	Not covered	---none---
	Non-preferred brand drugs	30% co-insurance	Not covered	Minimum $40 retail, $80 mail
	Specialty drugs	No Charge, 20%, or 30% co-insurance	Not covered	Your co-insurance cost varies for certain prescription drug. Some may require prior authorization under the Step Therapy Program.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge	Not covered	No coverage for out-of-network ambulatory surgical centers.
	Physician/surgeon fees	No Charge	20% co-insurance	---none---
If you need immediate medical attention	Emergency room services	$100 emergency room deductible per occurrence	$100 emergency room deductible per occurrence	$100 emergency room deductible is waived if visit results in an inpatient admission.
	Emergency medical transportation	No Charge	20% co-insurance	---none---
	Urgent care	$20 co-payment	20% co-insurance	---none---
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge	20% co-insurance	$250 Benefit reduction for failure to pre-certify an inpatient hospitalization.
	Physician/surgeon fee	No Charge	20% co-insurance	$250 Benefit reduction for failure to pre-certify an inpatient hospitalization.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider (PPO)	Your Cost If You Use an Out-of-network Provider (Non-PPO)	Limitations & Exceptions
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	No Charge	20% co-insurance	---none---
	Mental/Behavioral health inpatient services	No Charge	20% co-insurance	---none---
	Substance use disorder outpatient services	No Charge	20% co-insurance	---none---
	Substance use disorder inpatient services	No Charge	20% co-insurance	---none---
If you are pregnant	Prenatal and postnatal care	No Charge	20% co-insurance	No maternity coverage for dependent children.
	Delivery and all inpatient services	No Charge	20% co-insurance	No maternity coverage for dependent children.
If you need help recovering or have other special health needs	Home health care	No Charge	20% co-insurance	Maximum 120 visits per calendar year.
	Rehabilitation services	No Charge	20% co-insurance	Maximum 50 visits per calendar year for speech therapy to restore speech lost due to stroke or trauma.
	Habilitation services	No Charge	20% co-insurance	No coverage for speech therapy for developmental/learning disorders.
	Skilled nursing care	No Charge	20% co-insurance	60 maximum days per calendar year.
	Durable medical equipment	No Charge	20% co-insurance	Pre-certification required.
	Hospice service	No Charge	20% co-insurance	---none---
If your child needs dental or eye care	Eye exam	No Charge	$35 allowed per calendar year	Maximum 1 exam per calendar year.
	Glasses	No Charge for lenses; $115 allowed for frames	$30-$55 allowed per calendar year	Maximum 1 pair of glasses per calendar year.
	Dental check-up	No Charge	No Charge	$1500 maximum benefit per calendar year; $25 deductible per person ($75 per family) per calendar year. Patient responsible for out-of-network balance billing.

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.)

- Acupuncture
- Bariatric Surgery
- Cosmetic Surgery (except for correction of defects incurred through traumatic injuries sustained as a result of an accident within one year of the accident; correction of congenital defects; or breast reconstruction following a mastectomy)
- Infertility Treatment
- 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.)

- Chiropractic Care (30 maximum allowable visits per calendar year)
- Dental Care (Adult)
- Hearing Aids (one per ear per lifetime)
- Non-emergency care when traveling outside the U.S. See www.nebf.com/fmcp/.
- 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 1-877-937-9602. 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:

Questions: Call 1-877-937-9602 or visit us at www.nebf.com/fmcp.
If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.dol.gov/ebsa/healthreform or call 1-877-937-9602 to request a copy.

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:

NECA/IBEW Family Medical Care Plan
Benefit Office
410 Chickamauga Avenue
Suite 301
Rossville, GA 30741
(P) 1-877-937-9602

You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or visit www.dol.gov/ebsa/healthreform.

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:

Spanish (Español): Para obtener asistencia en Español, llame al 1-877-937-9602.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-937-9602.

Chinese (中文): 如果需要中文的帮助，请拨打这个号码1-877-937-9602.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-877-937-9602.

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** $7,140
- **Patient pays** $400

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	$200
Copays	$0
Coinsurance	$0
Limits or exclusions	$200
Total	**$400**

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

- **Amount owed to providers:** $5,400
- **Plan pays** $4,920
- **Patient pays** $480

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	$200
Copays	$200
Coinsurance	$0
Limits or exclusions	$80
Total	**$480**

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.