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, call the Local 22 Fund Office at **1-516-872-6690**. 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 **1-516-872-6690** to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For participating providers $2,500 **person** / $7,500 **family** For non-participating providers $5,000 **person** / $15,000 **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 prescription drug benefits.	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 don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	For participating providers $9,100 **person** / $18,200 **family** For non-participating providers $13,500 **person** / $36,000 **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?	Premiums, balance-billing 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
Will you pay less if you use a network provider?	Yes. Visit BlueCross BlueShield's website at **www.Anthem.com** or call directly at **1-800-810-BLUE (2583)** 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.

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	$30 copay/office visit deductible does not apply	50% coinsurance	Telephone consultations including without limitation any consultation conducted electronically (e.g., zoom or video) are excluded, except for mental health services.
	Specialist visit	$30 copay/office visit deductible does not apply	50% coinsurance	
	Preventive care/screening/ immunization	No Charge	50% 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 $30 copay lab work	50% coinsurance	None
	Imaging (CT/PET scans, MRIs)	20% coinsurance	50% coinsurance	Preauthorization is required by calling 1-888-322-0928. If you don't get preauthorization, your claim can be denied
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available by calling; Retail provider: HarmonyRx 1-877-718-2379 Mail order provider: Affordable Scripts 1-800-325-7995	Generic drugs	$10 copay / Retail $20 copay / Mail Order	Not Covered	Covers up to a 30-day supply (retail prescription); 31-90 day supply (mail order prescription).
	Preferred brand drugs	$50 copay / Retail $100 copay / Mail Order	Not Covered	
	Non-preferred brand drugs	$100 copay / Retail $200 copay / Mail Order	Not Covered	
	Specialty drugs	Not Covered	Not Covered	Contact Healthcare Advantage 1-888-623-5120
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	50% coinsurance	Preauthorization is required by calling 1-888-322-0928. If you don't get preauthorization, your claim can be denied
	Physician/surgeon fees	20% coinsurance	50% coinsurance	Preauthorization is required by calling 1-888-322-0928. If you don't get preauthorization, your claim can be denied
If you need immediate medical attention	Emergency room care	$200 copay deductible does not apply	$200 copay deductible does not apply	Copay Waived if admitted. Coverage is limited to Urgent Emergency Room visits only
	Emergency medical transportation	20% coinsurance	20% coinsurance	Coverage is limited to Emergency Ground Transportation only

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)	
	Urgent care	$30 copay/office visit deductible does not apply	$30 copay/office visit deductible does not apply	None
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	$300 copay thereafter 50% coinsurance	Preauthorization is required by calling 1-888-322-0928. If you don't get preauthorization, your claim can be denied Maximum $200,000 per admission.
	Physician/surgeon fees	20% coinsurance	50% coinsurance	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$30 copay deductible does not apply	50% coinsurance	None
	Inpatient services	20% coinsurance	$300 copay thereafter 50% coinsurance	Preauthorization is required by calling 1-888-322-0928. If you don't get preauthorization, your claim can be denied
If you are pregnant	Office visits	$30 copay initial visit only deductible does not apply	50% coinsurance	Coverage is limited to member and spouse only. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Preauthorization for inpatient services is required by calling 1-888-322-0928. If you don't get preauthorization, your claim can be denied.
	Childbirth/delivery professional services	20% coinsurance	50% coinsurance	
	Childbirth/delivery facility services	20% coinsurance	$300 copay thereafter 50% coinsurance	
If you need help recovering or have other special health needs	Home health care	20% coinsurance	50% coinsurance	Coverage is limited to 40 visits per calendar year. Preauthorization is required by calling 1-888-322-0928. If you don't get preauthorization, your claim can be denied
	Rehabilitation services	20% coinsurance	50% coinsurance	Coverage is limited to 30 visits per calendar year. Benefits are covered only at a freestanding P/T Center. P/T performed at Outpatient hospital is not covered. Services are not combined.
	Habilitation services	Not Covered	Not Covered	None
	Skilled nursing care	20% coinsurance	$300 copay thereafter 50% coinsurance	Coverage is limited to 30 visits per calendar year. Preauthorization is required by calling 1-888-322-0928. If you don't get preauthorization, your claim can be denied
	Durable medical equipment	20% coinsurance	50% coinsurance	Preauthorization is required by calling the Fund Office at 1-516-872-6690. If you don't get preauthorization, your claim can be denied.
	Hospice services	20% coinsurance	50% coinsurance	Coverage is limited to 30 visits per lifetime. Preauthorization is required by calling 1-888-322-0928. If you don't get preauthorization, your claim can be denied
If your child needs dental or eye care	Children's eye exam	100% network provider	50% Usual, Customary and Reasonable	Coverage is limited to dependent children under age 19.
	Children's glasses	Not Covered	Not Covered	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)	
	Children's dental check-up	Not Covered	Not Covered	None

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
- Dental Care
- Eye Exam
- Habilitation Services
- Infertility treatment
- Long term care
- Medical Care when traveling outside the U.S.
- 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.)

- Chiropractic Care

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: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. The contact information for the plan is Local 22 Health Benefit Fund, 420 West Merrick Road, Valley Stream, NY 11580, telephone: 1-516-872-6690. 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 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: Local 22 Health Benefit Fund, 420 West Merrick Road, Valley Stream, NY 11580, telephone: 1-516-872-6690. The Fund office hours are 9:00 A.M. to 5:00 P.M. You may also contact the Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.com. Additionally, a consumer assistance program can help you file your appeal. Contact the Community Service Society of New York, Community Health Advocates at 105 East 22nd Street, 8th floor, New York, NY 10010, 1-888-614-5400 or http://www.communityhealthadvocates.org.

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: Para obtener asistencia en Español, llame al 1-516-872-6690.

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	**$2,500**
Specialist copayment	**$30**
Hospital (facility) coinsurance	**20%**
Other copayment	**$0**

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	**$12,840**
In this example, Peg would pay:	
Cost Sharing	
Deductibles	$2,500
Copayments	$610
Coinsurance	$2,001
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$5,171**

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

The plan's overall deductible	**$2,500**
Specialist copayment	**$30**
Hospital (facility) coinsurance	**20%**
Other copayment	**$0**

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	**$7,460**
In this example, Joe would pay:	
Cost Sharing	
Deductibles	$1,489
Copayments	$1,260
Coinsurance	$372
What isn't covered	
Limits or exclusions	$55
The total Joe would pay is	**$3,177**

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

The plan's overall deductible	**$2,500**
Specialist copayment	**$30**
Hospital (facility) coinsurance	**$200**
Other copayment	**$0**

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	**$2,010**
In this example, Mia would pay:	
Cost Sharing	
Deductibles	$859
Copayments	$180
Coinsurance	$215
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$1,254**

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