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, see www.carpentersfund.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 bluecrossma.com/sbcglossary or call **1-800-241-0803** to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	$500 individual / $1,000 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. In-network preventive and prenatal care, most office visits, most mental health visits, most therapy visits; emergency room.	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?	In-Network Medical: $3,200 individual / $6,400 family in- Out-of-network Medical $4,300 member / $8,600 family In-network prescriptions drugs: $3,600 individual, $7,200 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. See bluecrossma.com/findadoctor or call the Member Service number on your ID card 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
		In-Network (You will pay the least)	Out-of-Network (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 or service you may need	$15 copay/office visit or health center, deductible does not apply	40% coinsurance	None
	Specialist Visit			
	Preventive care/screening/immunization	No charge	40% coinsurance	Age and frequency limitations apply. 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)	30% coinsurance	40% coinsurance	None
	Imaging (CT/PET scans, MRIs)	30% coinsurance	40% coinsurance	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network (You will pay the least)	Out-of-Network (You will pay the most)	
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.express-scripts.com	Generic drugs	30% coinsurance Retail: $10minimum/ $20 maximum Mail order: $25 minimum/$50 maximum.	Not covered	Deductible does not apply Retail limit:34-day supply. Mail order limit: 90-day supply Mandatory mail order for maintenance medications after three retails fills. You pay copay plus difference in cost for brand name drugs where a generic is available No charge for FDA-approved generic contraceptives (or brand name contraceptives if a generic is medically inappropriate
	Preferred brand drugs	30% coinsurance Retail: $25minimum/ $50 maximum Mail order: $63 minimum/$125 maximum.	Not covered	
	Non-preferred brand drugs	30% coinsurance Retail: $40 minimum/ $80 maximum Mail order: $100 minimum/$200 maximum	Not covered	
	Specialty drugs	30% coinsurance $150 minimum/$300 maximum	Not covered	Deductible does not apply. Information about specialty drugs is available at www. www.accredo.com

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network (You will pay the least)	Out-of-Network (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% coinsurance	40% coinsurance	None
	Physician/surgeon fees	30% coinsurance	40% coinsurance	None
If you need immediate medical attention	Emergency room care	$100 / visit; deductible does not apply	$100 / visit; deductible does not apply	Copayment waived if admitted or for observation stay
	Emergency medical transportation	30% coinsurance	30% coinsurance	None
	Urgent care	$15 copay/visit. Deductible does not apply to urgent care visit.	40% coinsurance	In-network deductible and coinsurance applies to services in addition to urgent care visit (e.g. lab work, x-rays
If you have a hospital stay	Facility fee (e.g., hospital room)	30% coinsurance	40% coinsurance	Pre-authorization required or services not covered
	Physician/surgeon fees	30% coinsurance	40% coinsurance	Deductible applies first; pre-authorization required
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office visit: $15 copay/visit and deductible does not apply.	40% coinsurance	None
	Inpatient services	30% coinsurance	40% coinsurance	Pre-authorization required or services not covered
If you are pregnant	Office visits	No charge Deductible does not apply	40% coinsurance	Cost sharing does not apply for in-network preventive services or prenatal services; maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound)
	Childbirth/delivery professional services	30% coinsurance	40% coinsurance	None
	Childbirth/delivery facility services	30% coinsurance	40% coinsurance	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network (You will pay the least)	Out-of-Network (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	30% coinsurance	40% coinsurance	Pre-authorization required or services not covered
	Rehabilitation services	Physical/occupational therapy: $15 copay/visit and deductible does not apply. Speech therapy: 30% coinsurance	40% coinsurance	Deductible applies first except for in-network physical or occupational therapy visits
	Habilitation services			
	Skilled nursing care	30% coinsurance	40% coinsurance	Pre-authorization required or services not covered
	Durable medical equipment	30% coinsurance	40% coinsurance	none
	Hospice services	30% coinsurance	40% coinsurance	Pre-authorization required or services not covered
If your child needs dental or eye care	Children's eye exam	No charge. Deductible does not apply	You pay 100% and apply for reinbursment of allowed amount up to $50	One exam/12 months Separately administered by DavisVision
	Children's glasses	No charge. Deductible does not apply	You pay 100% and apply for reinbursment of allowed amount	Two pairs/12 months Separately administered by Davis Vision
	Children's dental check-up	Not covered	Not covered	You must pay 100% of this service

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.)

- Children's dental check-up
- Cosmetic surgery
- Dental care (Adult)
- Gym memberships
- Long-term care
- Private-duty nursing
- Weight loss programs (Except as required by ACA)

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

- Acupuncture
- Bariatric surgery
- Chiropractic care (20 visits per calendar year)
- Hearing Aids (Limit $1,500 per ear per year for indivuduals up to age 19; $1,500 per ear per 3 years for individuals over age 19- Administered by HEARUSA)
- Infertility treatment (Limit:2 IVF cycles/lifetime)
- Non-emergency care when traveling outside the U.S.
- Routine Eye Care (Administered by Davis Vision)
- Routine foot care (only for patients with systemic circulatory disease)

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-EBSA (3272) or www.dol.gov/ebsa/healthreform and the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov. Your state insurance department might also be able to help. If you are a Massachusetts resident, you can contact the Massachusetts Division of Insurance at 1-877-563-4467 or www.mass.gov/doi. 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. For more information about possibly buying individual coverage through a state exchange, you can contact your state's marketplace, if applicable. If you are a Massachusetts resident, contact the Massachusetts Health Connector by visiting www.mahealthconnector.org. For more information on your rights to continue your employer coverage, contact your plan sponsor. (A plan sponsor is usually the member's employer or organization that provides group health coverage to the member.)

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, call 1-800-241-0803 or contact your plan sponsor. (A plan sponsor is usually the member's employer or organization that provides group health coverage to the member.)

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.

Disclaimer: This document contains only a partial description of the benefits, limitations, exclusions and other provisions of this health care plan. It is not a policy. It is a general overview only. It does not provide all the details of this coverage, including benefits, exclusions and policy limitations. In the event there are discrepancies between this document and the policy, the terms and conditions of the policy will govern.

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 prenatal care and a hospital delivery)

■ **The plan's overall deductible**	**$500**
■ **Delivery fee coinsurance**	**30%**
■ **Facility fee coinsurance**	**30%**
■ **Diagnostic tests coinsurance**	**30%**

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**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$500
Copayments	$0
Coinsurance	$2,700
What isn't covered	
Limits or exclusions	$20
The total Peg would pay is	**$3,220**

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

■ **The plan's overall deductible**	**$500**
■ **Specialist visit copay**	**$15**
■ **Primary care visit copay**	**$15**
■ **Diagnostic tests coinsurance**	**30%**

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	$120
Copayments	$150
Coinsurance	$1,040
What isn't covered	
Limits or exclusions	$0
The total Joe would pay is	**$1,310**

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

■ **The plan's overall deductible**	**$500**
■ **Specialist visit copay**	**$15**
■ **Emergency room copay**	**$100**
■ **Ambulance services coinsurance**	**30%**

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	$500
Copayments	$220
Coinsurance	$170
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$890**

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