



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 1-212-465-8888. 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 1-212-465-8888 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u>?	\$0	See the Common Medical Events chart below for your costs for services this <u>plan</u> covers.
Are there services covered before you meet your <u>deductible</u>?	Not applicable.	This <u>plan</u> does not have a <u>deductible</u> .
Are there other <u>deductibles</u> for specific services?	Yes. <u>Out-of-network</u> dental: \$100/individual and \$200/family. There are no other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u>?	Medical plan <u>network providers</u> : \$5,300/individual or \$10,600/family <u>Prescription drugs (in-network)</u> : \$3,800/individual or \$7,600/family	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.
What is not included in the <u>out-of-pocket limit</u>?	<u>Premiums</u> , <u>balance-billing</u> charges, dental and vision <u>plan</u> expenses, health care this <u>plan</u> doesn't cover, your <u>cost sharing</u> for certain non-essential <u>specialty drugs</u> , and costs paid by drug manufacturers for those non-essential <u>specialty drugs</u> .	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .

Important Questions	Answers	Why This Matters:
Will you pay less if you use a <u>network provider</u>?	Yes. For a list of <u>network providers</u> for medical see www.empireblue.com or call 1-800-553-9603. For a list of <u>network providers</u> for dental see www.metlife.com/dental or call 1-800-942-0854.	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 full cost if you use an <u>out-of-network provider</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 <u>referral</u> to see a <u>specialist</u>?	No.	You can see the <u>specialist</u> you choose without a <u>referral</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)	
If you visit a health care <u>provider's</u> office or clinic	<u>Primary care visit to treat an injury or illness</u>	\$20 <u>copay</u> /visit	Not covered	None
	<u>Specialist</u> visit	\$20 <u>copay</u> /visit	Not covered	None
	<u>Preventive care/screening/immunization</u>	No charge	Not covered	Age and frequency limits apply. You may have to pay for services that aren't <u>preventive care</u> . Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No charge	Not covered	None
	Imaging (CT/PET scans, MRIs)	No charge	Not covered	Failure to obtain <u>preauthorization</u> may result in non-coverage or reduced coverage.

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 drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at 1-212-465-8888	Generic drugs	Retail: \$10 <u>copay</u> /fill (21-day supply); Mail Order: \$40 <u>copay</u> /fill (90-day supply);	Not covered	Medication needed on an on-going basis must be filled through the Mail Order Program. If brand name is purchased when generic is available, you are responsible for any difference between brand and generic cost. No charge for ACA-required generic preventive drugs (such as contraceptives) (or brand drug if generic is not medically appropriate). Controlled Substances are limited to a 30-day fill or less under applicable laws. <u>Out-of-network</u> retail is not covered. However, one direct reimbursement is available per lifetime; reimbursement is made at the <u>in-network</u> cost. The SaveOnSP <u>Specialty Drug</u> List is available at 1-800-683-1074. Your <u>cost sharing</u> for these “non-essential” <u>specialty drugs</u> , as well as any amount paid by the drug manufacturer through its <u>copay</u> assistance program, do not count toward your <u>out-of-pocket limit</u> .
	Preferred brand drugs	Retail: \$30 <u>copay</u> /fill (21-day supply); Mail Order: \$40 <u>copay</u> /fill (90-day supply)	Not covered	
	Non-preferred brand drugs	Retail: \$30 <u>copay</u> /fill (21-day supply); Mail Order: \$40 <u>copay</u> /fill (90-day supply)	Not covered	
	<u>Specialty drugs</u>	Retail: \$10 <u>copay</u> /fill (21-day supply); Mail Order: \$40/fill (90-day supply) No cost for <u>specialty drugs</u> on the SaveOnSP <u>Specialty Drug</u> List if you enroll in that program. You pay the full <u>copay</u> indicated on that list if you do not enroll in that program.	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	Not covered	Failure to obtain <u>preauthorization</u> may result in non-coverage or reduced coverage.
	Physician/surgeon fees	No charge	Not covered	None
If you need immediate medical attention	<u>Emergency room care</u>	\$100 <u>copay</u> /visit	\$100 <u>copay</u> /visit	<u>Copay</u> waived if admitted.
	<u>Emergency medical transportation</u>	No charge	Not covered	Local transport to nearest hospital.
	<u>Urgent care</u>	\$20 <u>copay</u> /office visit	Not covered	There is no unique benefit for <u>urgent care</u> . If it is an emergency room visit, it will be subject to emergency room <u>copay</u> , not the office visit <u>copay</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)	
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	Not covered	Failure to obtain <u>preauthorization</u> may result in non-coverage or reduced coverage.
	Physician/surgeon fees	No charge	Not covered	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office visit: \$20 <u>copay</u> /visit Other outpatient services: No charge	Not covered	Failure to obtain <u>preauthorization</u> for partial <u>hospitalization</u> , psychological testing, or intensive outpatient treatment may result in non-coverage or reduced coverage.
	Inpatient services	No charge	Not covered	Failure to obtain <u>preauthorization</u> may result in non-coverage or reduced coverage.
If you are pregnant	Office visits	No charge	Not covered	Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery professional services	No charge	Not covered	None
	Childbirth/delivery facility services	No charge	Not covered	None
If you need help recovering or have other special health needs	<u>Home health care</u>	No charge	Not covered	Failure to obtain <u>preauthorization</u> may result in non-coverage or reduced coverage. Limited to 200 visits per calendar year.
	<u>Rehabilitation services</u>	\$20 <u>copay</u> /visit	Not covered	Physical therapy and rehabilitation are limited to 60 visits per calendar year combined in home, office or outpatient facility, and 30 days per year for inpatient services. All rehabilitation and habilitation visits count toward these visit limits. Occupational, speech, and vision therapy limited to 30 outpatient visits per year.
	<u>Habilitation services</u>	\$20 <u>copay</u> /visit	Not covered	
	<u>Skilled nursing care</u>	No charge	Not covered	Limited to 120 days per lifetime. Failure to obtain <u>preauthorization</u> may result in non-coverage or reduced coverage.
	<u>Durable medical equipment</u>	No charge	Not covered	Failure to obtain <u>preauthorization</u> may result in non-coverage or reduced coverage.
	<u>Hospice services</u>	No charge	Not covered	Limited to 210 days per lifetime. Failure to obtain <u>preauthorization</u> may result in non-coverage or reduced coverage.

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 your child needs dental or eye care	Children's eye exam	Amount over \$300	Amount over \$300	Limited to \$300 per person per calendar year for eye exam, frames, and/or lenses, including contact lenses. Non-prescription sunglasses not covered. Participants may opt out of vision coverage.
	Children's glasses	Amount over \$300	Amount over \$300	
	Children's dental check-up	No charge	20% <u>coinsurance</u> after dental <u>deductible</u>	Limited to two oral exams per year. Separately insured by Metlife.

Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other excluded services.)		
<ul style="list-style-type: none"> Acupuncture Cosmetic surgery Infertility treatment 	<ul style="list-style-type: none"> Long-term care Private-duty nursing Routine foot care 	<ul style="list-style-type: none"> 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 <u>plan</u> document.)		
<ul style="list-style-type: none"> Bariatric surgery Chiropractic care Dental care (Adult) (Up to \$4,000 per year) Hearing Aid purchase (Limited to \$2,000 per year) 	<ul style="list-style-type: none"> Non-emergency care when traveling outside the U.S. (See www.BCBS.com/bluecardworldwide) 	<ul style="list-style-type: none"> Routine Eye Care (Adult) (Limited to \$300 per person per calendar year for eye exam, frames, and/or lenses, including contact lenses.)

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 1-866-444-3272 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 Fund Office at: Steamfitters' Industry Welfare Fund, 27-08 40th Avenue, Long Island City, New York 11101-3725 or 1-212-465-8888. You may also contact Empire Blue Cross and Blue Shield, P.O. Box 11825, Appeals Department Mail Drop 6/0, Albany, NY 12211-0825 or New York State Department of Financial Services, 1-(800) 342-3736.

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 1-212-465-8888.

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>	\$0
■ <u>Specialist copayment</u>	\$20
■ Hospital (facility) <u>cost sharing</u>	\$0
■ Other <u>cost sharing</u>	\$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	\$12,700
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$10
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Peg would pay is	\$30

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>	\$0
■ <u>Specialist copayment</u>	\$20
■ Hospital (facility) <u>cost sharing</u>	\$0
■ Other <u>cost sharing</u>	\$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	\$5,600
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$690
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Joe would pay is	\$690

Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$0
■ <u>Specialist copayment</u>	\$20
■ Hospital (facility) <u>copayment</u>	\$100
■ Other <u>cost sharing</u>	\$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	\$2,800
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$270
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$270