



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.teamsterfunds.com or by calling 1-800-523-2846.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	\$ 350/person; \$ 700/family. The deductible does not apply to services which require a co-payment or for which no cost sharing is permitted.	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 in addition to the deductible .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an <u>out-of-pocket limit</u> on my expenses?	Yes. \$5,000/person; \$10,000/family for medical, of which \$500/person (in-network) applies to coinsurance; remainder applies to copayments. Pharmacy copayments are capped at \$1,500/person & \$3,000/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 <u>out-of-pocket limit</u> ?	Premiums, balance billed charges, 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 <i>specific</i> covered services, such as office visits.
Does this plan use a <u>network of providers</u> ?	Yes. See www.aetna.com and www.teamsterfunds.com or call 1-800-523-2846 for a list.	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 <u>specialist</u> ?	Yes.	This plan will pay some or all of the costs to see a specialist for covered services but only if you have the plan's permission before you see the specialist .
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 4. See your policy or plan document for additional information about excluded services .

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- **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**" or "**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	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	\$25/visit	Not covered	\$20 for after hours visits
	Specialist visit	\$35/visit	Not covered	---none---
	Other practitioner office visit	\$35/visit Chiropractor	Not covered	15 manipulations per benefit period
	Preventive care/screening/immunization	No more than \$25/visit, depending on the treatment.	Not covered	Each participant is limited to one round of preventative treatment each year; colonoscopy, mammogram, and prostate screening coverage varies by age.
If you have a test	Diagnostic test (x-ray, blood work)	Deductible & 10% coinsurance	Not covered	Referral required
	Imaging (CT/PET scans, MRIs)	Deductible & 10% coinsurance	Not covered	Referral required
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.teamsterfunds.com .	Generic drugs	\$10/30-day supply	Not covered	Suboxone & Bunavail 3 months/life; Zohydro excluded
	Preferred brand drugs	\$20/30-day supply	Not covered	Suboxone & Bunavail 3 months/life; Zohydro excluded
	Non-preferred brand drugs	\$60/30-day supply	Not covered	Suboxone & Bunavail 3 months/life; Zohydro excluded

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Teamsters Health & Welfare Fund: Aetna HMO Gold

Coverage Period: 01/01/2017-12/31/2017

Summary of Benefits and Coverage: What this Plan Covers & What it Costs Coverage for: **All Coverage Types** | Plan Type: HMO

	Specialty drugs	\$150 /30-day supply	Not covered	Suboxone & Bunavail 3 months/life; Zohydro excluded
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Deductible & 10% coinsurance	Not covered	---none---
	Physician/surgeon fees	Deductible & 10% coinsurance	Not covered	---none---
If you need immediate medical attention	Emergency room services	\$100/visit	Not covered	Copayment waived if admitted; non-emergency use of the ER is not covered.
	Emergency medical transportation	Deductible & 10% coinsurance	Deductible, 20% coinsurance plus balance billing	Only covered if medically necessary
	Urgent care	\$50/visit	Not covered	---none---
If you have a hospital stay	Facility fee (e.g., hospital room)	Deductible & 10% coinsurance	Not covered	Must be authorized by Aetna
	Physician/surgeon fee	Deductible & 10% coinsurance	Not covered	Must be authorized by Aetna
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	\$30/visit	Deductible, 20% coinsurance plus balance billing	Must be precertified by Total Care Network ("TCN")
	Mental/Behavioral health inpatient services	Deductible & 10% coinsurance	Deductible, 20% coinsurance plus balance billing	Must be precertified by TCN
	Substance use disorder outpatient services	\$30/visit	Deductible, 20% coinsurance plus balance billing	Must be precertified by TCN
	Substance use disorder inpatient services	Deductible & 10% coinsurance	Deductible, 20% coinsurance plus balance billing	Must be precertified by TCN
If you are pregnant	Prenatal and postnatal care	\$35/visit	Not covered	For prenatal treatment, only the first office visit requires a copayment.
	Delivery and all inpatient services	Deductible & 10% coinsurance	Not covered	---none---

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If you need help recovering or have other special health needs	Home health care	Deductible & 10% coinsurance	Not covered	Precertification is required; if it is not obtained then you will incur a 20% reduction in the benefits payable.
	Rehabilitation services	Deductible & 10% coinsurance	Not covered	---none---
	Habilitation services	Deductible & 10% coinsurance	Not covered	---none---
	Skilled nursing care	Deductible & 10% coinsurance	Not covered	Covered up to 180 days per calendar year
	Durable medical equipment	Deductible & 10% coinsurance	Not covered	Must be authorized by PCP and Aetna
	Hospice service	Deductible & 10% coinsurance	Not covered	Must be authorized by PCP and Aetna
If your child needs dental or eye care	Eye exam	None	Balance billing over \$40	One office visit every 24 months.
	Glasses	None	Balance billing	Allowable charges depend on the type of glasses obtained; one pair every 24 months.
	Dental check-up	\$0	Balance billing	---none---

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.)

<ul style="list-style-type: none"> Acupuncture Weight loss programs (other than ACA-required programs) 	<ul style="list-style-type: none"> Cosmetic surgery 	<ul style="list-style-type: none"> Custodial care 	<ul style="list-style-type: none"> Hearing aids 	<ul style="list-style-type: none"> Infertility treatment 	<ul style="list-style-type: none"> Long term care
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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.)

<ul style="list-style-type: none"> Bariatric Surgery Routine eye care 	<ul style="list-style-type: none"> Chiropractic care Routine foot care 	<ul style="list-style-type: none"> Dental Care (adult) 	<ul style="list-style-type: none"> Private duty nursing
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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.

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For more information on your rights to continue coverage, contact the plan at 1-800-523-2846. 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: Administrator, Teamsters Health and Welfare Fund of Philadelphia and Vicinity, 6981 N. Park Drive, Suite 400, Pennsauken, New Jersey 08109, 1-800-523-2846 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or 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 1-800-523-2846.

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

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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 \$6,405
- Patient pays \$1,035

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	\$350
Copays	\$35
Coinsurance	\$500
Limits or exclusions	\$150
Total	\$1,035

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

- Amount owed to providers: \$5,400
- Plan pays \$4,253
- Patient pays \$1,147

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	\$350
Copays	\$220
Coinsurance	\$497
Limits or exclusions	\$80
Total	\$1,147

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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.

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