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, contact the Fund Office at 215-568-0430 or visit us at www.carpenters.fund. 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 **215-568-0430** to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For participating providers: $0/individual or $0/family. For non-participating providers $15,000/individual or $30,000/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, emergency room services, pediatric eye and dental care.	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?	Participating providers: $2,000/individual or $4,000/family for Medical/MHSA, $6,000/individual or $12,000/family for Prescription, and $1,000/individual or $2,000/family for ambulance benefits. For non-participating providers: No out-of-pocket maximum.	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, out-of-network balance-billing charges, health care this plan doesn't cover, and penalties for failure to obtain precertification for services.	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 www.myibxtpa.com or call 1-800-810-BLUE for a list of medical network providers, call 1-800-255-3081 for a list of Behavioral Health providers, for all other Benefit Providers call the Fund Office at (215) 568-0430.	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 (i.e. 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	20% coinsurance	50% coinsurance	Telemedicine visits provided through Teladoc with no charge. All other providers are subject to coinsurance.
	Specialist visit	20% coinsurance	50% coinsurance	
	Acupuncture, Osteopathic and Chiropractic Manipulation	20% coinsurance	50% coinsurance	Coverage applies for expenses incurred on the advice of a legally qualified physician only.
	Preventive care/screening/ immunization	No Charge	50% coinsurance, deductible does not apply	Age and frequency schedules may apply. You may need 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	50% coinsurance	$0 copay with Blue Cross for Blood Work processed through LabCorp.
	Imaging (CT/PET scans, MRIs)	20% coinsurance	50% coinsurance	Precertification required; failure to obtain precertification will result in no payment.
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	$5 copay/prescription for 30 day $10 copay/prescription for 90 day	Not Covered	----------none----------
	Preferred brand drugs	25% coinsurance (Max of $75.00 for 30 day or $150.00 for 90 day)	Not Covered	----------none----------
	Non-preferred brand drugs	40% coinsurance (No Max)	Not Covered	
	Specialty drugs	25% coinsurance (Max of $75.00 for 30 day or $150.00 for 90 day)	Not Covered	----------none----------

[* For more information about limitations and exceptions, see the plan or policy document at www.carpenters.fund.]

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 outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	50% coinsurance	Some outpatient surgeries require precertification. A complete list of surgeries requiring precertification is available at www.myibxtpa.com; failure to obtain precertification will result in no payment.
	Physician/surgeon fees	20% coinsurance	50% coinsurance	
If you need immediate medical attention	Emergency room care	20% coinsurance	10%, no deductible	Your costs for Emergency Room services are not waived if you are admitted to the hospital.
	Emergency medical transportation	Ground - No Charge Air - 20% coinsurance	Ground - No Charge Air - 10% coinsurance	Ground coverage is covered through the Fund office up to $1,000 per trip. Air coverage is provided through Independence Administrators with no limit.
	Urgent care	20% coinsurance	50% coinsurance	Your costs for urgent care are based on care received at a designated urgent care center or facility, not your physician's office. Costs may vary depending on where you receive care.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	50% coinsurance	Precertification required; failure to obtain precertification will result in no payment.
	Physician/surgeon fees	20% coinsurance	50% coinsurance	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% coinsurance	50% coinsurance	Contact Mental Health Consultants at (215) 343-8987. Telemedicine visits provided through Teladoc with no charge. All other providers are subject to coinsurance.
	Inpatient services	20% coinsurance	50% coinsurance	
If you are pregnant	Office visits	20% coinsurance	50% coinsurance	Your cost is for first OB visit only.
	Childbirth/delivery professional services	20% coinsurance	50% coinsurance	Pre-notification requested. Maternity Benefits for dependent daughters not covered.
	Childbirth/delivery facility services	20% coinsurance	50% coinsurance	

[* For more information about limitations and exceptions, see the plan or policy document at www.carpenters.fund.]

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 help recovering or have other special health needs	Home health care	20% coinsurance	50% coinsurance	----------none----------
	Rehabilitation services	20% coinsurance	50% coinsurance	Coverage is limited to: Speech Therapy: 20 visits per benefit period; Physical/Occupational Therapies: 30 visits combined per benefit period. All visit limits combined in- and out-of-network.
	Habilitation services	20% coinsurance	50% coinsurance	
	Skilled nursing care	20% coinsurance	50% coinsurance	Coverage is limited to 120-day limit per benefit period combined in and out- of-network. Precertification required
	Durable medical equipment	20% coinsurance	50% coinsurance	----------none----------
	Hospice services	20% coinsurance	50% coinsurance	----------none----------
If your child needs dental or eye care	Children's eye exam	No Charge	Not Covered	Contact Fund Office for coverage limitations
	Children's glasses	$100 Allowance	Not Covered	Additional $50 allowance if purchased through Visionworks.
	Children's dental check-up	No Charge	Not Covered	Contact Fund Office for coverage limitations

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.)

- Cosmetic surgery
- Infertility treatment
- Long-term care
- Maternity Benefits for dependent daughters
- 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.)

- Acupuncture
- Bariatric surgery
- Chiropractic Care
- Dental Care (Adult)
- Hearing aids
- Non-emergency care when traveling outside the U.S. (For details, see www.myibxtpa.com)
- Private-duty nursing
- Routine Eye Care (Adult)

[* For more information about limitations and exceptions, see the plan or policy document at www.carpenters.fund.]

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: 1-866-444-EBSA (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 732-417-3900. You may also contact the U.S. Dept. of Labor Employee Benefits Security Administration at 1-866-444-3272. As an alternative, the Pennsylvania Department of Insurance can also provide assistance. Please contact them at 1-877-881-6388.

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 (215) 568-0430.]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa (215) 568-0430.]

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 (215) 568-0430.]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' (215) 568-0430.]

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

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[* For more information about limitations and exceptions, see the plan or policy document at www.carpenters.fund.]

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	$0
Specialist coinsurance	20%
Hospital (facility) coinsurance	20%
Other coinsurance	20%

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	$0
Copayments	$10
Coinsurance	$2,500
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$2,570**

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

The plan's overall deductible	$0
Specialist coinsurance	20%
Hospital (facility) coinsurance	20%
Other coinsurance	20%

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	$0
Copayments	$100
Coinsurance	$400
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$520**

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

The plan's overall deductible	$0
Specialist coinsurance	20%
Hospital (facility) coinsurance	20%
Other coinsurance	20%

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	$0
Copayments	$10
Coinsurance	$400
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$410**

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