



\*Participants living in New York City or its surrounding area counties in NY and NJ, or in CT have the POS network. Those living outside this area have the PPO network.

 **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 your Summary Plan Description visit <http://health.32bifunds.org/> or call 1-800-551-3225. 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 <https://www.healthcare.gov/sbc-glossary> or call 1-800-551-3225 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall <a href="#">deductible</a>?</b>	\$0 for <a href="#">in-network providers</a> \$500 person/\$1,000 family for <a href="#">out-of-network providers</a> .	Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
<b>Are there services covered before you meet your <a href="#">deductible</a>?</b>	Yes., There is no <a href="#">deductible</a> for <a href="#">in-network services</a> .  No, when out-of-network.	You will have to meet the <a href="#">deductible</a> before the <a href="#">plan</a> pays for any services.
<b>Are there other <a href="#">deductibles</a> for specific services?</b>	No.	You don't have to meet specific <a href="#">deductibles</a> for specific services.
<b>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</b>	For <a href="#">in-network providers</a> \$10,600 individual / \$21,200 family; For <a href="#">out-of-network providers</a> \$10,600 individual / \$21,200 family.	The <a href="#">out-of-pocket limit</a> 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 <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
<b>What is not included in the <a href="#">out-of-pocket limit</a>?</b>	<a href="#">Premiums</a> , <a href="#">balance billing</a> charges, penalties for failure to obtain pre-authorization, & health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
<b>Will you pay less if you use a <a href="#">network provider</a>?</b>	Yes. See <a href="http://www.32bifunds.org">www.32bifunds.org</a> or call 1-800-551-3225 for a list of <a href="#">in-network providers</a> .	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You pay the least if you use a 5 Star Center <a href="#">provider</a> . You pay more if you use a preferred <a href="#">provider</a> in the plan's <a href="#">network</a> . You pay even more if you use a non-preferred <a href="#">provider</a> in the plan's <a href="#">network</a> . You pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">in-network provider</a> might use an <a href="#">out-of-network provider</a> for some services (e.g. lab work). Check with your <a href="#">provider</a> before you get services.

Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .
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 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**	
		5 Star Center Provider (You will pay the least)	In-network Preferred Provider*	In-network Non-Preferred Provider*		Out-of-network Provider (You will pay the most)
If you visit a health care <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness.	No charge.	\$40 <a href="#">copay</a> /office visit.		50% <a href="#">coinsurance</a> .	None.
	<a href="#">Specialist</a> visit.	No charge.	\$40 <a href="#">copay</a> /office visit.		50% <a href="#">coinsurance</a> .	
	<a href="#">Preventive care/screening/</a> Immunization.	No charge.	No charge.		50% <a href="#">coinsurance</a> .	When provided at a hospital setting, there is a \$75 <a href="#">copay</a> /visit with a preferred provider and a \$250 <a href="#">copay</a> /visit with a non-preferred provider. When utilizing an <a href="#">out-of-network provider</a> Plan pays 50% <a href="#">coinsurance</a> of the <a href="#">allowed amount</a> after the <a href="#">deductible</a> . You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for.
	Other practitioner office visit.	No charge for chiropractic. No charge for acupuncture.	\$40 <a href="#">copay</a> /visit chiropractic. \$40 <a href="#">copay</a> /visit acupuncture.		50% <a href="#">coinsurance</a> for chiropractic care . Not covered.	Chiropractic care coverage is limited to 10 visits/year. Acupuncture coverage is limited to 20 visits/year.

\*A list of preferred providers as well as a list of non-preferred providers is available on the plan's website at [www.32bjfunds.org](http://www.32bjfunds.org).

\*\* For more information about limitations and exceptions, see the plan or policy document at [www.32bjfunds.org](http://www.32bjfunds.org).

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information**	
		5 Star Center Provider (You will pay the least)	In-network Preferred Provider*	In-network Non-Preferred Provider*		Out-of-network Provider (You will pay the most)
<b>If you have a test</b>	Diagnostic test (x-ray, blood work).	No charge.	No charge.		50% <a href="#">coinsurance</a> .	\$75 facility <a href="#">copay</a> /visit for diagnostic tests (excluding blood work) at a preferred hospital based facility. \$250 facility <a href="#">copay</a> /visit for diagnostic tests (excluding blood work) at a non-preferred hospital based facility.
	Imaging (CT/PET scans, MRIs).	\$100 <a href="#">copay</a> /visit.	\$100 <a href="#">copay</a> /visit.	\$250 <a href="#">copay</a> /scan.	50% <a href="#">coinsurance</a> .	Pre-authorization required. Failure to pre-authorize out-of-network services results in a \$250 penalty. Outpatient mental/behavioral health and substance abuse hi-tech imaging will have a \$75 copay per visit.
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.optumrx.com">www.optumrx.com</a>	Generic drugs.	Not applicable.	\$10 <a href="#">copay</a> /up to 30 day supply		Not covered.	Formulary Only. Covers up to a 30-day supply for retail pharmacy and up to a 90-day supply of maintenance medications. Maintenance medications require a 90-day supply fill (84-day for weekly dosage drugs) at CVS pharmacy or through OptumRx Home Delivery after a retail allowance (typically two fills) has been met.  If you require a brand name drug that has a generic equivalent, you pay the difference in cost between the brand name drug and generic equivalent plus the <a href="#">copay</a> . Ask your doctor to call OptumRx at 1-844-569-4148 information on alternatives.
	Brand drugs.	Not applicable.	\$20 <a href="#">copay</a> /up to 90 day supply \$30 <a href="#">copay</a> /up to 30 day supply		Not covered.	
	<a href="#">Specialty drugs</a> .	Not applicable.	\$60 <a href="#">copay</a> /up to 90 day supply		Not covered.	

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Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information**
		5 Star Center Provider (You will pay the least)	In-network Preferred Provider*	In-network Non-Preferred Provider*	
					<p>Certain drugs are subject to pre-authorization, step therapy and/or quantity limitations. Your doctor can call OptumRx at 1-844-569-4148 for additional information.</p> <p><a href="#">Specialty drugs</a> are only available through OptumRx Specialty Pharmacy Program by calling 1-877-838-2907. Participation in Variable Copay Program may reduce specialty and Optum Rx Home Delivery drug <a href="#">copays</a>.</p>
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center).	No charge.	Charges may apply.**		50% <a href="#">coinsurance</a> .
	Physician/surgeon fees.	No charge.	Charges may apply.**		50% <a href="#">coinsurance</a> .
If you need immediate medical attention	<a href="#">Emergency room care</a> .	Not applicable.	\$100 <a href="#">copay</a> /visit.	\$100 <a href="#">copay</a> /visit.	The <a href="#">copay</a> increases to \$200 for all emergency room visits after the 2nd visit within the same calendar year.
	<a href="#">Emergency medical transportation</a> .	Not applicable.	No charge.	No charge.	Not covered if after transport you do not receive treating services.

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Common Medical Event	Services You May Need	What You Will Pay				Limitations, Exceptions, & Other Important Information**
		5 Star Center Provider (You will pay the least)	In-network Preferred Provider*	In-network Non-Preferred Provider*	Out-of-network Provider (You will pay the most)	
	<a href="#">Urgent care.</a>	No charge.	\$40 <a href="#">copay</a> /office visit.		50% <a href="#">coinsurance</a> .	\$40 copay/urgent care visit at 5 Star Center Providers Westmed and Summit.
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room).	Not applicable.	\$100 <a href="#">copay</a> /admission.	\$1,000 <a href="#">copay</a> /admission.	50% <a href="#">coinsurance</a> .	Private rooms not covered. \$100 <a href="#">copay</a> /emergency admission at preferred and non-preferred facilities.
	Physician/surgeon fees.	Not applicable.	No charge.		50% <a href="#">coinsurance</a> .	Pre-authorization required for most facility admissions.  Failure to pre-authorize out-of-network services results in a \$250 penalty.  Certain procedures are subject to higher <a href="#">copays</a> or are not covered if not performed at certain hospitals. For more information, see your Summary Plan Description or call Member Services at 1-800-551-3225.
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services.	No charge.	\$20 <a href="#">copay</a> /visit.		50% <a href="#">coinsurance</a> .***	

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Common Medical Event	Services You May Need	What You Will Pay				Limitations, Exceptions, & Other Important Information**
		5 Star Center Provider (You will pay the least)	In-network Preferred Provider*	In-network Non-Preferred Provider*	Out-of-network Provider (You will pay the most)	
	Inpatient services.	Not applicable.	\$100 <a href="#">copay</a> /visit.	\$1,000 <a href="#">copay</a> /visit.	50% <a href="#">coinsurance</a> .***	<p>Inpatient, and some outpatient, services require pre-authorization. Failure to pre-authorize results in a \$250 penalty.</p> <p>For treatment at a non-hospital based, in-network provider, there is a \$20/ visit copay. If you seek treatment at a hospital-based facility, there is a \$75/ visit <a href="#">copay</a>/ at a preferred provider and a \$250 <a href="#">copay</a> at a non-preferred provider \$100 <a href="#">copay</a>/emergency admission at preferred and non-preferred facilities.</p> <p>***Non-participating NY inpatient and outpatient substance abuse providers that are not certified and/or licensed by the Office of Alcoholism and Substance Abuse Services and non-participating providers in all other states that are not certified by a similar state agency and which are not accredited by The Joint Commission are not covered.</p>
If you are pregnant	Office visits.	No charge.	\$40 <a href="#">copay</a> /1 <sup>st</sup> visit only.		50% <a href="#">coinsurance</a> .	Maternity care may include tests and services described elsewhere in the SBC (e.g., ultrasound.)
	Childbirth/delivery professional services.	Not applicable.	No charge.		50% <a href="#">coinsurance</a> .	None.
	Childbirth/delivery facility services.	Not applicable.	\$100 <a href="#">copay</a> / Admission.	\$1,000 <a href="#">copay</a> / admission.	50% <a href="#">coinsurance</a> .	If you are enrolled in the 32BJ Maternity Program and deliver at a

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Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information**	
		5 Star Center Provider (You will pay the least)	In-network Preferred Provider*	In-network Non-Preferred Provider*		Out-of-network Provider (You will pay the most)
					hospital in this program, there will be no charge for the delivery.	
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care.</a>	Not applicable.	No charge.		Not covered.	Coverage is limited to 200 visits/year.
	<a href="#">Rehabilitation services.</a>	No charge for occupational, vision, physical, speech therapy.	\$40 <a href="#">copay</a> /visit occupational, vision, physical, speech therapy.		Not covered.	Pre-authorization required. Occupational, vision and speech therapy combined coverage is limited to 30 visits/year.  Outpatient physical therapy coverage is limited to 30 separate visits/year. Pre-authorization required. \$75 facility <a href="#">copay</a> /visit for out-patient physical therapy services at a preferred hospital based facility; \$250 facility <a href="#">copay</a> /visit for out-patient physical therapy services at a non-preferred hospital based facility.  \$0 copay for virtual physical therapy for 12 months when referred by a Lantern Surgery Care provider, to a designated virtual PT provider.
	<a href="#">Habilitation services.</a>	Not covered.	Not covered.		Not covered.	<a href="#">Excluded services.</a>
	<a href="#">Skilled nursing care.</a>	Not applicable.	No charge.		Not covered.	Coverage is limited to 60 days/year. Pre-authorization required.
	<a href="#">Durable medical equipment.</a>	Not applicable.	No charge.		Not covered.	Pre-authorization required.
	<a href="#">Hospice services.</a>	Not applicable.	No charge.		Not covered.	
<b>If your child needs dental or eye care</b>	Children's eye exam.	Not applicable.	No charge.		Not covered under 19 years old.	Coverage limited to 1 exam/12 months through Davis Vision.

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Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information**
		5 Star Center Provider (You will pay the least)	In-network Preferred Provider*	In-network Non-Preferred Provider*	
	Children's glasses.	Not applicable.	No charge.		Coverage is limited to 1 pair/24 months through Davis Vision.
	Children's dental check-up.	Not applicable.	No charge.		Coverage is limited to 2 visits in a calendar year through Delta Dental.
				50% of <a href="#">allowed amount</a> plus the amount in excess of the <a href="#">allowed amount</a> .	

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## 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
- Habilitation Services
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Non-preferred brand and specialty drugs
- Private-duty nursing

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

- Acupuncture up to 20 visits per year
- Bariatric, joint replacement, and spine surgery only at a 32BJ Health Fund Center of Excellence
- Chiropractic care up to 10 visits per year
- Dental care (Adult) through Delta Dental
- Fertility services covered through Progyny
- Hearing aids ([in-network](#) only/2 per lifetime)
- Routine eye care (Adult) through Davis Vision
- Routine foot care
- Weight loss programs (excluding commercial programs, e.g., Weight Watchers)

**Your Rights to Continue Coverage:** For more information on your rights to continue your coverage, contact the [plan](#) at 1-800-551-3225. There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://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](http://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: Member Services at 1-800-551-3225 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).

**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 1-800-551-3225      Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-551-3225

如果需要中文的帮助，请拨打这个号码 1-800-551-3225      Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-551-3225

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

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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](#) \$0.00
- [Specialist copay](#) (initial visit) \$40.00
- Preferred Hospital (facility) [copay](#) \$100.00
- Other Rx [copay](#) \$10.00

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*)

<b>Total Example Cost</b>	<b>\$12,642</b>
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In this example, Peg would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$0.00
<a href="#">Copayments</a>	\$150.00
<a href="#">Coinsurance</a>	\$0.00
What isn't covered	
Limits or exclusions	\$0.00
<b>The total Peg would pay is</b>	<b>\$150.00</b>

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

- The [plan's](#) overall [deductible](#) \$0.00
- PCP/[Specialist copay](#) (2x) \$40.00
- Durable Medical Equipment [copay](#) \$00.00
- Other Rx [copay](#) per 90-day refill (4x) \$20.00

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*)

<b>Total Example Cost</b>	<b>\$1,472</b>
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In this example, Joe would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$0.00
<a href="#">Copayments</a>	\$160.00
<a href="#">Coinsurance</a>	\$0.00
What isn't covered	
Limits or exclusions	\$0.00
<b>The total Joe would pay is</b>	<b>\$160.00</b>

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

- The [plan's](#) overall [deductible](#) \$0.00
- [Rehabilitation Services copay](#) (5x) \$40.00
- Hospital (facility) [copay](#) \$100.00
- Other Rx [copay](#) \$10.00

This EXAMPLE event includes services like:

- [Emergency room care](#) (*including medical supplies*)
- [Diagnostic test](#) (*x-ray*)
- [Durable medical equipment](#) (*crutches*)
- [Rehabilitation services](#) (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,635</b>
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In this example, Mia would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$0.00
<a href="#">Copayments</a>	\$310.00
<a href="#">Coinsurance</a>	\$0.00
What isn't covered	
Limits or exclusions	\$0.00
<b>The total Mia would pay is</b>	<b>\$310.00</b>

These numbers assume you use a preferred hospital but do not use a 5 Star Center Provider or participate in the [plan's](#) 5 Star Wellness or 32BJ Maternity Programs. If you use a 5 Star Center Provider and participate in the [plan's](#) 5 Star Wellness or 32BJ Maternity Programs, you may be able to reduce your costs. For more information about 5 Star Center Providers, the 5 Star Wellness Program or the 32BJ Maternity Program, please call Member Services at 1-800-551-3225.