

LOCAL 99 Health & Welfare Fund

*Alberto Arroyo, Chairperson
Debra Rich, Executive Director*

*TRUSTEES:
Angela Bialorucki
Martin Canturiano
Cecilia Gomez
Cleveland Jenkins
Kevin McCann
Maricarmen Molina*

Notice of Grandfathered Status of Fund

Because the Fund is a "grandfathered health plan," we are required by law to provide this notice to you. The Fund believes it is a "grandfathered health plan" under the Affordable Care Act. As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted.


Being a grandfathered health plan means that the Fund may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Fund's Contract Administrator, 703 McCarter Highway, Suite 101, Newark, NJ 07102; Phone: 973-735-6464, Fax: 973-735-6465. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.



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 973-735-6464. 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 973-735-6464 to request a copy.

| Important Questions | Answers | Why This Matters: |
|---|--|---|
| What is the overall deductible ? | \$0 In-Network \$150 Out-Of-Network Individual \$300 Out-of-Network 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. | This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. |
| Are there other deductibles for specific services? | No. | You don't have to meet deductible for specific services. |
| What is the out-of-pocket limit for this plan ? | Not Applicable | This plan does not have an out-of-pocket limit on your expenses. |
| What is not included in the out-of-pocket limit ? | Not Applicable | This plan does not have an out-of-pocket limit on your expenses. |
| Will you pay less if you use a network provider ? | Yes. See www.anthem.com or call 1-800-810-2583 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 |
|--|--|--|--|--|
| | | 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 | \$10 copay /office visit | 20% coinsurance | No coverage for hospital based/owned clinics. |
| | Specialist visit | \$10 copay /visit | 20% coinsurance | No coverage for hospital based/owned clinics. |
| | Preventive care/screening/immunization | No charge | Not Covered | 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) | No charge | 20% coinsurance | Must be performed at a free-standing facility, unless medically necessary. Preauthorization is required for CT/PETS scans, MRIs. If you don't get preauthorization , benefits could be reduced by 50% of the total cost of the service or denied as not covered. |
| | Imaging (CT/PET scans, MRIs) | No charge | 20% coinsurance | |
| If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.benecard.com | Generic drugs | \$3 copay /prescription (retail) \$10 copay /prescription (mail order) | Not Covered | Non-prescription OTC drugs not covered. Non-preferred brand name drugs are covered, if medically necessary. (retail and mail order) Retail: 14-day supply, limited to 2X per drugs every 6 mos. Mandatory Generic if available. Mail Order: 90-day supply Specialty Drugs: Preauthorization is required. Not covered at retail. No copay charge if enrolled in diabetic disease management program. |
| | Preferred brand drugs | \$10 copay /prescription (retail) \$15 copay /prescription (mail order) | Not Covered | |
| | Non-preferred brand drugs | \$15 copay /prescription (retail & mail order) | Not Covered | |
| | Specialty drugs | \$10 copay /prescription (mail order) | Not Covered | |

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|---|--|--|---------------------------------|--|
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | No charge | 20% coinsurance | No coverage for out-of-network hospitals. Preauthorization is required. If you don't get preauthorization , benefits could be reduced by 50% of the total cost of the service or denied as not covered. |
| | Physician/surgeon fees | No charge | 20% coinsurance | Be aware, your network provider might use an out-of-network provider for some services (such as anesthesia). Check with your provider before you get services. Preauthorization is required. |
| If you need immediate medical attention | Emergency room care | \$50 copay / visit | 20% coinsurance | Emergency copay is waived if admitted. Emergency medical transportation: \$750 limit per occurrence. |
| | Emergency medical transportation | No charge | No charge | |
| | Urgent care | \$10 copay /visit | 20% coinsurance | |
| If you have a hospital stay | Facility fee (e.g., hospital room) | No charge | Not Covered | 120 days limit per occurrence. Preauthorization is required. If you don't get preauthorization , benefits could be reduced by 50% of the total cost of the service or denied as not covered. |
| | Physician/surgeon fees | No charge | 20% coinsurance | Be aware, your network provider might use an out-of-network provider for some services (such as anesthesia). Check with your provider before you get services. |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | \$10 copay /visit | Not Covered | Outpatient services: 30 visits limit per year. Inpatient services: 120 days limit per occurrence. Preauthorization is required. If you don't get preauthorization , benefits could be reduced by 50% of the total cost of the service or denied as not covered. |
| | Inpatient services | No charge | Not Covered | |
| If you are pregnant | Office visits | \$10 copay / initial visit | 20% coinsurance | Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Normal delivery covered up to 48 hours, Cesarean section covered up to 96 hours. Preauthorization is required if stay is beyond 48 / 96 hours. If you don't get preauthorization , benefits could be reduced by 50% of the total cost of the service or denied as not covered. |
| | Childbirth/delivery professional services | No charge | 20% coinsurance | |
| | Childbirth/delivery facility services | No charge | Not Covered | |

| | | | | |
|---|---|--|---------------------------------|---|
| If you need help recovering or have other special health needs | Home health care | No charge | Not Covered | 90 visits limit per year. Preauthorization is required. If you don't get preauthorization , benefits could be reduced by 50% of the total cost of the service or denied as not covered. |
| | Rehabilitation services | Inpatient / No charge Out-patient / \$10 copay / visit | Not Covered | Inpatient services: 30 days limit per year. Includes physical therapy, speech therapy, occupational therapy and cardiac rehabilitation. Outpatient services: 30 visits limit per year. Includes physical therapy, speech therapy, occupational therapy and cardiac rehabilitation. Preauthorization is required. If you don't get preauthorization , benefits could be reduced by 50% of the total cost of the service or denied as not covered. |
| | Habilitation services | Not Covered | Not Covered | Habilitation services: None |
| | Skilled nursing care | No charge | Not Covered | 30 days limit per year. Preauthorization is required. If you don't get preauthorization , benefits could be reduced by 50% of the total cost of the service or denied as not covered. |
| | Durable medical equipment | No charge | 20% coinsurance | Preauthorization is required in excess of \$1000 or any rentals. If you don't get preauthorization , benefits could be reduced by 50% of the total cost of the service or denied as not covered. |
| | Hospice services | No charge | Not Covered | Preauthorization is required. If you don't get preauthorization , benefits could be reduced by 50% of the total cost of the service or denied as not covered. |
| If your child needs dental or eye care | Children's eye exam | No charge | Not covered | One exam year. |
| | Children's glasses | No charge | Charges in excess of \$225 | One pair of glasses every two years up to \$225. |
| | Children's dental check-up | Not Covered | Not covered | None |

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](#).)

- Acupuncture
- Cosmetic Surgery
- Dental Care (Adult)
- Hearing Aids
- Infertility Treatment
- Long Term Care
- Non-emergency care when traveling outside the U.S.
- Private Duty Nursing

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

- Bariatric Surgery, [Preauthorization](#) is required. If you don't get [preauthorization](#), benefits could be reduced by 50% of the total cost of the service or denied as not covered.
- Chiropractic Care, 30 visits limit per year, in-network only. [Preauthorization](#) is required. If you don't get [preauthorization](#), benefits could be reduced by 50% of the total cost of the service or denied as not covered.
- Routine eye care (Adult), one exam limit per year. Eye Glasses limited to \$225 every two years.
- Routine Foot Care covered for diabetics only.
- Weight Loss Programs as described in the Federal Preventive Guidelines.
- Kidney Dialysis covered at a maximum of \$1500 per day, In-Network Only.

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: 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 Plan Administrator at 973-735-6464 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or 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:

Spanish (Español): Para obtener asistencia en Español, llame al 973-735-6464.

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 plan's overall deductible | \$0 |
| ■ Specialist copayment | \$10 |
| ■ Hospital (facility) coinsurance | \$0 |
| ■ Other coinsurance | \$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 | \$12686 |
|---------------------------|----------------|

In this example, Peg would pay:

| <i>Cost Sharing</i> | |
|-----------------------------------|--------------|
| Deductibles | \$0 |
| Copayments | \$20 |
| Coinsurance | \$0 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$660 |
| The total Peg would pay is | \$680 |

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 copayment | \$10 |
| ■ Hospital (facility) coinsurance | \$0 |
| ■ Other coinsurance | \$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 | \$5,601 |
|---------------------------|----------------|

In this example, Joe would pay:

| <i>Cost Sharing</i> | |
|-----------------------------------|--------------|
| Deductibles* | \$0 |
| Copayments | \$300 |
| Coinsurance | \$0 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$260 |
| The total Joe would pay is | \$560 |

Mia's Simple Fracture

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

| | |
|---|------|
| ■ The plan's overall deductible | \$0 |
| ■ Specialist copayment | \$10 |
| ■ Hospital (facility) coinsurance | \$0 |
| ■ Other coinsurance | \$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 |
|---------------------------|----------------|

In this example, Mia would pay:

| <i>Cost Sharing</i> | |
|-----------------------------------|--------------|
| Deductibles* | \$0 |
| Copayments | \$100 |
| Coinsurance | \$0 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$190 |
| The total Mia would pay is | \$290 |

Note: These numbers assume the patient does not participate in the [plan's](#) wellness program. If you participate in the [plan's](#) wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: begin.livongo.com/LOCAL99.

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.