

# *LOCAL 99 Health & Welfare Fund*

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## *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](http://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 <a href="#">deductible</a> ?	\$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 <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> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes.	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply.
Are there other <a href="#">deductibles</a> for specific services?	No.	You don't have to meet <a href="#">deductible</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	Not Applicable	This <a href="#">plan</a> does not have an <a href="#">out-of-pocket limit</a> on your expenses.
What is not included in the <a href="#">out-of-pocket limit</a> ?	Not Applicable	This <a href="#">plan</a> does not have an <a href="#">out-of-pocket limit</a> on your expenses.
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.anthem.com">www.anthem.com</a> or call 1-800-810-2583 for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <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="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as 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> .

 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 <a href="#">provider's office or clinic</a>	Primary care visit to treat an injury or illness	\$10 <a href="#">copay</a> /office visit	20% <a href="#">coinsurance</a>	No coverage for hospital based/owned clinics.
	<a href="#">Specialist</a> visit	\$10 <a href="#">copay</a> /visit	20% <a href="#">coinsurance</a>	No coverage for hospital based/owned clinics.
	<a href="#">Preventive care/screening/immunization</a>	No charge	Not Covered	You may have to pay for services that aren't preventive. Ask your <a href="#">provider</a> if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	No charge	20% <a href="#">coinsurance</a>	Must be performed at a free-standing facility, unless medically necessary. <a href="#">Preauthorization</a> is required for CT/PETS scans, MRIs. If you don't get <a href="#">preauthorization</a> , 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% <a href="#">coinsurance</a>	
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.benecard.com">www.benecard.com</a>	Generic drugs	\$3 <a href="#">copay</a> /prescription (retail) \$10 <a href="#">copay</a> /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) <b>Retail:</b> 14-day supply, limited to 2X per drugs every 6 mos. Mandatory Generic if available. <b>Mail Order:</b> 90-day supply <b>Specialty Drugs:</b> <a href="#">Preauthorization</a> is required. Not covered at retail. No copay charge if enrolled in diabetic disease management program.
	Preferred brand drugs	\$10 <a href="#">copay</a> /prescription (retail) \$15 <a href="#">copay</a> /prescription (mail order)	Not Covered	
	Non-preferred brand drugs	\$15 <a href="#">copay</a> /prescription (retail & mail order)	Not Covered	
	<a href="#">Specialty drugs</a>	\$10 <a href="#">copay</a> /prescription (mail order)	Not Covered	

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

<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	No charge	Not Covered	90 visits limit per year. <a href="#">Preauthorization</a> is required. If you don't get <a href="#">preauthorization</a> , benefits could be reduced by 50% of the total cost of the service or denied as not covered.
	<a href="#">Rehabilitation services</a>	Inpatient / No charge Out-patient / \$10 <a href="#">copay</a> / visit	Not Covered	<b>Inpatient services:</b> 30 days limit per year. Includes physical therapy, speech therapy, occupational therapy and cardiac rehabilitation. <b>Outpatient services:</b> 30 visits limit per year. Includes physical therapy, speech therapy, occupational therapy and cardiac rehabilitation. <a href="#">Preauthorization</a> is required. If you don't get <a href="#">preauthorization</a> , benefits could be reduced by 50% of the total cost of the service or denied as not covered.
	<a href="#">Habilitation services</a>	Not Covered	Not Covered	<b>Habilitation services:</b> None
	<a href="#">Skilled nursing care</a>	No charge	Not Covered	30 days limit per year. <a href="#">Preauthorization</a> is required. If you don't get <a href="#">preauthorization</a> , benefits could be reduced by 50% of the total cost of the service or denied as not covered.
	<a href="#">Durable medical equipment</a>	No charge	20% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> is required in excess of \$1000 or any rentals. If you don't get <a href="#">preauthorization</a> , benefits could be reduced by 50% of the total cost of the service or denied as not covered.
	<a href="#">Hospice services</a>	No charge	Not Covered	<a href="#">Preauthorization</a> is required. If you don't get <a href="#">preauthorization</a> , benefits could be reduced by 50% of the total cost of the service or denied as not covered.
<b>If your child needs dental or eye care</b>	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](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: 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](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:

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 <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0
■ <a href="#">Specialist copayment</a>	\$10
■ Hospital (facility) <a href="#">coinsurance</a>	\$0
■ Other <a href="#">coinsurance</a>	\$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*)

<b>Total Example Cost</b>	<b>\$12686</b>
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In this example, Peg would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$20
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$660
<b>The total Peg would pay is</b>	<b>\$680</b>

### Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0
■ <a href="#">Specialist copayment</a>	\$10
■ Hospital (facility) <a href="#">coinsurance</a>	\$0
■ Other <a href="#">coinsurance</a>	\$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*)

<b>Total Example Cost</b>	<b>\$5,601</b>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a> *	\$0
<a href="#">Copayments</a>	\$300
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$260
<b>The total Joe would pay is</b>	<b>\$560</b>

### Mia's Simple Fracture

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0
■ <a href="#">Specialist copayment</a>	\$10
■ Hospital (facility) <a href="#">coinsurance</a>	\$0
■ Other <a href="#">coinsurance</a>	\$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*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a> *	\$0
<a href="#">Copayments</a>	\$100
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$190
<b>The total Mia would pay is</b>	<b>\$290</b>

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](http://begin.livongo.com/LOCAL99).

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