




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<br>\$150 Out-Of-Network Individual<br>\$300 Out-of-Network Family   | See the Common Medical Events chart below for your costs for services this <a href="#">plan</a> covers.   |
| 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<br>(You will pay the least)   | Out-of-Network Provider<br>(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 <a href="#">copay</a> /office visit   | 20% <a href="#">coinsurance</a>                    | No coverage for hospital based/owned clinics.  |
|  | <a href="#">Specialist</a> visit                       | \$20 <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<br>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)<br>\$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)<br><b>Retail:</b> 14-day supply, limited to 2X per drugs every 6 mos. Mandatory Generic if available.<br><b>Mail Order:</b> 90-day supply<br><b>Specialty Drugs:</b> <a href="#">Preauthorization</a> is required. Not covered at retail.<br>No copay charge if enrolled in diabetic disease management program. |
|  | Preferred brand drugs                                  | \$10 <a href="#">copay</a> /prescription (retail)<br>\$15 <a href="#">copay</a> /prescription (mail order) | Not Covered  |  |
|  | Non-preferred brand drugs                              | \$10 <a href="#">copay</a> /prescription (retail)<br>\$15 <a href="#">copay</a> /prescription (mail order) | Not Covered  |  |
|  | <a href="#">Specialty drugs</a>                        | \$10 <a href="#">copay</a> /prescription (mail order)  | Not Covered  |  |

\*For more information about limitations and exceptions, see the [plan](#) or policy document at [www.local99healthandwelfarefund.org](http://www.local99healthandwelfarefund.org)

|   |  |  |                                 |  |
|---|--|--|---------------------------------|--|
| 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>                      | \$20 <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                                    | \$20 <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<br>Out-patient / \$10 <a href="#">copay</a><br>/ visit | Not Covered                     | <b>Inpatient services:</b> 30 days limit per year. Includes physical therapy, speech therapy, occupational therapy and cardiac rehabilitation.  |
|   | <a href="#">Habilitation services</a>     | Not Covered  | Not Covered                     | <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.<br><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 \$200      | One pair of glasses every two years up to \$200.  |
|   | 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 \$200 every two years.
- Routine Foot Care covered for diabetics only.
- Weight Loss Programs as described in the Federal Preventive Guidelines.

**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: [insert State, HHS, DOL, and/or other applicable agency contact information]. 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: [insert applicable contact information from instructions].

### 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>                          | \$20 |
| ■ 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> |
|---------------------------|----------------|

In this example, Peg would pay:

| <i>Cost Sharing</i>               |              |
|-----------------------------------|--------------|
| <a href="#">Deductibles</a>       | \$0          |
| <a href="#">Copayments</a>        | \$30         |
| <a href="#">Coinsurance</a>       | \$0          |
| <i>What isn't covered</i>         |              |
| Limits or exclusions              | \$660        |
| <b>The total Peg would pay is</b> | <b>\$690</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>                          | \$20 |
| ■ 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> |
|---------------------------|----------------|

In this example, Joe would pay:

| <i>Cost Sharing</i>               |              |
|-----------------------------------|--------------|
| <a href="#">Deductibles*</a>      | \$0          |
| <a href="#">Copayments</a>        | \$360        |
| <a href="#">Coinsurance</a>       | \$0          |
| <i>What isn't covered</i>         |              |
| Limits or exclusions              | \$260        |
| <b>The total Joe would pay is</b> | <b>\$620</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>                          | \$20 |
| ■ 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> |
|---------------------------|----------------|

In this example, Mia would pay:

| <i>Cost Sharing</i>               |              |
|-----------------------------------|--------------|
| <a href="#">Deductibles*</a>      | \$0          |
| <a href="#">Copayments</a>        | \$120        |
| <a href="#">Coinsurance</a>       | \$0          |
| <i>What isn't covered</i>         |              |
| Limits or exclusions              | \$190        |
| <b>The total Mia would pay is</b> | <b>\$310</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.