




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, visit [www.dc16trustfund.org](http://www.dc16trustfund.org) or call 1-800-922-9902. 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.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) or call 1-800-922-9902 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall deductible?</b>	APPO <u>providers</u> : <b>\$0</b> Non-APPO <u>providers</u> : <b>\$500/individual, \$1,000/family</b>	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
<b>Are there services covered before you meet your deductible?</b>	Yes. Chiropractic services, mental health and chemical dependency services through Beat It!, outpatient <u>prescription drugs</u> , and emergency room facility charges.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>
<b>Are there other deductibles for specific services?</b>	Yes. Depending on the dental option you choose, you may have a <u>deductible</u> for dental services under a separate <u>plan</u> . There are no other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before the dental <u>plan</u> begins to pay for these services.
<b>What is the out-of-pocket limit for this plan?</b>	Medical <u>plan</u> APPO <u>providers</u> : <b>\$3,500/individual, \$7,000/family</b> Outpatient <u>Prescription Drugs</u> (in-network): <b>\$3,100/individual, \$6,200/family</b>	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
<b>What is not included in the out-of-pocket limit?</b>	Medical APPO <u>Out-of-Pocket Limit</u> does not include: <u>Premiums</u> , <u>balance-billing</u> charges, charges exceeding the reference-based price, charges from Non-APPO <u>providers</u> (except <u>emergency services</u> for <u>emergency medical condition</u> ), penalties for failure to obtain <u>preauthorization</u> , <u>prescription drug</u> costs, dental and vision expenses, and health care this <u>plan</u> doesn't cover. <u>Prescription Drug Out-of-Pocket Limit</u> does not include: <u>Premiums</u> , <u>balance-billing</u> charges, <u>out-of-network</u> <u>prescription drugs</u> , Non-formulary drugs (unless exception approved), medical, dental and vision expenses.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .

Important Questions	Answers	Why This Matters:
Will you pay less if you use a <u>network provider</u> ?	Yes. See <a href="http://www.anthem.com/ca">www.anthem.com/ca</a> for a list of APPO <u>providers</u> . For a list of Anthem Blue Card <u>providers</u> outside of California see <a href="http://www.bluecares.com">www.bluecares.com</a> or call 1-800-810-2583. For mental health and chemical dependency benefits, contact Beat It! at 1-800-828-3939. For EAP benefit, contact Spring Health at 1-855-629-0554.	You pay the least if you use a <u>provider</u> in the APPO network. You pay more if you use a <u>provider</u> in the PPO network that is not an APPO <u>provider</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No. However, <u>preauthorization</u> from Care Counseling is required to receive the highest level of benefits. Please call Care Counseling at 1-800-999-1999 for more information.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

 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
		APPO Provider (You will pay the least)	PPO Provider that is not an APPO Provider	Non-PPO Provider (You will pay the most)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$20 <u>copayment</u> / visit	50% <u>coinsurance</u> .	50% <u>coinsurance</u> plus <u>balance billing</u> .	None.
	<u>Specialist</u> visit	\$20 <u>copayment</u> / visit (reimbursed if you call the Care Counseling program before the service is obtained).	50% <u>coinsurance</u> .	50% <u>coinsurance</u> plus <u>balance billing</u> .	None.
	<u>Preventive care/screening/immunization</u>	No charge.	50% <u>coinsurance</u> .	50% <u>coinsurance</u> plus <u>balance billing</u> .	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	\$20 <u>copayment</u> / procedure (See <u>Specialist</u> visit, above).	50% <u>coinsurance</u> .	50% <u>coinsurance</u> plus <u>balance billing</u> .	Lab services obtained in a <u>provider's</u> office but sent to a free-standing lab for processing require a separate lab <u>copayment</u> (unless <u>preauthorization</u> from Care Counseling Services is obtained).
	Imaging (CT/PET scans, MRIs)	\$20 <u>copayment</u> / visit (See <u>Specialist</u> visit, above).	50% <u>coinsurance</u> .	50% <u>coinsurance</u> plus <u>balance billing</u> .	None.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		APPO Provider (You will pay the least)	PPO Provider that is not an APPO Provider	Non-PPO Provider (You will pay the most)	
<p><b>If you need drugs to treat your illness or condition</b> More information about <b>prescription drug coverage</b> is available at <a href="http://www.carelonrx.com">www.carelonrx.com</a> or call 1-833-923-0115</p>	Formulary drugs	Retail (30-day supply): \$4 <u>copayment</u> /fill Mail Order (90-day supply): \$8 <u>copayment</u> /fill	You must pay 100% of the cost at the time of purchase, and submit a claim for reimbursement. The Plan will reimburse the cost of the drug if filled at an <u>in-network</u> pharmacy, less the applicable <u>copayment</u> .		<ul style="list-style-type: none"> <li>• <u>Deductible</u> does not apply. Your <u>cost sharing</u> counts toward the <u>out-of-pocket limit</u> for <u>prescription drugs</u>.</li> <li>• If the cost of the drug is less than the <u>copayment</u>, you pay just the drug cost.</li> <li>• No charge for ACA-required generic preventive care drugs (such as contraceptives) or brand name drugs if a generic is medically inappropriate.</li> <li>• Your <u>provider</u> can request a formulary exception if you are not able to take a formulary drug.</li> </ul>
	Non-Formulary drugs	Not covered	Not covered	Not covered	You pay 100% of these drugs, even <u>in-network</u> (unless an exception is approved by the PBM).
	<u>Specialty drugs</u>	\$20 <u>copayment</u> /fill, plus 20% <u>coinsurance</u> .	Not covered	Not covered	Physician administered drugs and infusion drugs provided under a Home Health program require <u>preauthorization</u> to avoid nonpayment.
<p><b>If you have outpatient surgery</b></p>	Facility fee (e.g., ambulatory surgery center)	\$20 <u>copayment</u> /visit (See <u>Specialist</u> visit, above).	Ambulatory Surgical Center: 25% <u>coinsurance</u> . Outpatient Hospital: 50% <u>coinsurance</u> .	Ambulatory Surgical Center: 25% <u>coinsurance</u> plus <u>balance billing</u> . Outpatient Hospital: 50% <u>coinsurance</u> plus <u>balance billing</u> .	<ul style="list-style-type: none"> <li>• <u>Preauthorization</u> of elective surgery at an ambulatory surgery center is required to avoid a 25% penalty.</li> <li>• Arthroscopies, cataract surgery, and colonoscopies performed in an outpatient hospital setting are subject to a maximum allowed charge for the facility fee of \$6,000 per arthroscopy, \$2,000 per cataract surgery, and \$1,500 per colonoscopy. (These limits do not apply to surgery in an ambulatory surgery center.)</li> <li>• Non-APPO facility fee for arthroscopy, cataract surgery, colonoscopy are subject to a maximum payment of \$350. You are responsible for any amount over \$350.</li> <li>• Charges over these limits do not count toward the <u>out-of-pocket limit</u>.</li> </ul>
	Physician/surgeon fees	\$20 <u>copayment</u> /visit (See <u>Specialist</u> visit, above).	50% <u>coinsurance</u>	50% <u>coinsurance</u>	

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		APPO Provider (You will pay the least)	PPO Provider that is not an APPO Provider	Non-PPO Provider (You will pay the most)	
If you need immediate medical attention	<u>Emergency room care</u>	\$100 <u>copayment</u> /visit.	\$100 <u>copayment</u> / visit. <u>Deductible</u> does not apply.	\$100 <u>copayment</u> / visit. <u>Deductible</u> does not apply.	<u>Copayment</u> waived if transported to the hospital by professional ambulance or if you are admitted to the hospital directly from the emergency room. Physician/professional services may be billed separately.
	<u>Emergency medical transportation</u>	\$100 <u>copayment</u> /trip.	\$100 <u>copayment</u> / trip.	\$100 <u>copayment</u> / trip plus <u>balance billing</u> .	<ul style="list-style-type: none"> <li>Covered only where patient's medical condition requires paramedic support, and to the first hospital where treatment is given.</li> <li>Physician/professional services may be billed separately.</li> <li>You will not be <u>Balance Billed</u> for covered air ambulance services.</li> </ul>
	<u>Urgent care</u>	\$20 <u>copayment</u> /visit (See <u>Specialist</u> visit, above).	50% <u>coinsurance</u> .	50% <u>coinsurance</u> plus <u>balance billing</u> .	Physician/professional services may be billed separately.
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge.	50% <u>coinsurance</u> (no charge if condition is life threatening and you are admitted through the emergency room).	<p>No charge if condition is life threatening and you are admitted through the emergency room until medically safe to move.</p> <p>If condition is not life threatening: 50% <u>coinsurance</u> plus <u>balance billing</u>.</p>	<ul style="list-style-type: none"> <li>Non-emergency admission requires <u>preauthorization</u> from Anthem to avoid a 25% penalty.</li> <li>Total hip or total knee replacement surgeries performed within the state of California are subject to a maximum facility fee allowed charge of \$35,000 per surgery.</li> <li>Charges over <u>plan</u> limits do not count toward the <u>out-of-pocket limit</u>.</li> <li>Semi-private room covered.</li> </ul>
	Physician/ surgeon fees	No charge.	50% <u>coinsurance</u> .	50% <u>coinsurance</u> plus <u>balance billing</u> .	None.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		APPO Provider (You will pay the least)	PPO Provider that is not an APPO Provider	Non-PPO Provider (You will pay the most)	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge.	<b>Anthem:</b> subject to <u>deductible</u> , 50% <u>coinsurance</u> . <b>Beat It!:</b> No charge. <u>Deductible</u> does not apply. <b>Spring Health EAP:</b> No charge. <u>Deductible</u> does not apply.	<b>Anthem:</b> subject to <u>deductible</u> , 50% <u>coinsurance</u> plus <u>balance billing</u> . <b>Beat It!:</b> 50% <u>coinsurance</u> . <u>Deductible</u> does not apply.	<u>Deductible</u> does not apply to Spring Health EAP. 10 free sessions per year.
	Inpatient services	No charge.	<b>Anthem:</b> subject to <u>deductible</u> , 50% <u>coinsurance</u> (See hospital stay facility fee row, above). <b>Beat It!:</b> No charge (See hospital stay facility fee row, above). <u>Deductible</u> does not apply.	<b>Anthem:</b> Subject to <u>deductible</u> , 50% <u>coinsurance</u> (See hospital stay facility fee row, above).	Non-emergency admission requires <u>preauthorization</u> from Anthem or Beat It!. <u>Deductible</u> does not apply to Beat It!.
If you are pregnant	Office visits	\$20 <u>copayment</u> /visit (See <u>Specialist</u> visit, above).	50% <u>coinsurance</u> .	50% <u>coinsurance</u> plus <u>balance billing</u> .	<ul style="list-style-type: none"> <li><u>Cost sharing</u> does not apply for <u>preventive services</u>.</li> <li>Maternity care may include tests and services described somewhere else in the SBC (i.e., ultrasound).</li> </ul>
	Childbirth/delivery professional services	No charge.	50% <u>coinsurance</u> .	50% <u>coinsurance</u> plus <u>balance billing</u> .	None.
	Childbirth/delivery facility services	No charge.	50% <u>coinsurance</u> (See hospital stay facility fee row, above).	50% <u>coinsurance</u> (See hospital stay facility fee row, above).	Semi-private room covered. Hospital stay of more than 48 hours for vaginal delivery or 96 hours for C-section requires <u>preauthorization</u> from Anthem to avoid a 25% penalty.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		APPO Provider (You will pay the least)	PPO Provider that is not an APPO Provider	Non-PPO Provider (You will pay the most)	
If you need help recovering or have other special health needs	<u>Home health care</u>	\$10 <u>copayment</u> /visit.	50% <u>coinsurance</u> .	50% <u>coinsurance</u> plus <u>balance billing</u> .	Limited to 100 visits per calendar year.
	<u>Rehabilitation services</u>	Outpatient: \$20 <u>copayment</u> /provider/ visit (See <u>Specialist</u> visit, above). Inpatient: No charge	50% <u>coinsurance</u> .	50% <u>coinsurance</u> plus <u>balance billing</u> .	Inpatient admission requires <u>preauthorization</u> from Anthem to avoid a 25% penalty. Outpatient <u>rehabilitation services</u> in excess of 25 visits in the calendar year require <u>preauthorization</u> from the Care Counseling Services to avoid nonpayment.
	<u>Habilitation services</u>	Outpatient: \$20 <u>copayment</u> /provider/ visit (See <u>Specialist</u> visit, above). Inpatient: No charge	50% <u>coinsurance</u> .	50% <u>coinsurance</u> plus <u>balance billing</u> .	Speech therapy for mental health diagnosis is covered.
	<u>Skilled nursing care</u>	No charge.	50% <u>coinsurance</u> (See hospital stay facility fee row, above).	50% <u>coinsurance</u> (See hospital stay facility fee row, above).	Inpatient admission requires <u>preauthorization</u> from Anthem to avoid a 25% penalty. Limited to 100 days per calendar year.
	<u>Durable medical equipment</u>	No charge.	50% <u>coinsurance</u> .	50% <u>coinsurance</u> plus <u>balance billing</u> .	Rental covered up to purchase price.
	<u>Hospice services</u>	No charge.	50% <u>coinsurance</u> .	50% <u>coinsurance</u> plus <u>balance billing</u> .	Covered if terminally ill.
	If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	If you elect vision coverage, it will be available under a separate vision <u>plan</u> through VSP.
Children's glasses		Not covered	Not covered		
Children's dental check-up		Not covered	Not covered	If you elect dental coverage, it will be available under a separate dental <u>plan</u> through Delta Dental, DeltaCare USA, or UHC.	

## 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 <u>excluded services</u> .)		
<ul style="list-style-type: none"><li>• Cosmetic surgery</li><li>• Dental care (Adult and Child) (available under separate dental <u>plan</u>)</li><li>• <u>Habilitation services</u> (except speech therapy for mental health diagnosis)</li><li>• Infertility treatment</li></ul>	<ul style="list-style-type: none"><li>• Long-term care</li><li>• Non-emergency care when traveling outside of the U.S.</li><li>• Non-<u>formulary</u> drugs (unless an exception is approved)</li></ul>	<ul style="list-style-type: none"><li>• Private-duty nursing</li><li>• Routine eye care (Adult and Child) (available under separate vision <u>plan</u>)</li><li>• Weight loss programs (except preventive services required under Health Reform)</li></ul>
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
<ul style="list-style-type: none"><li>• Acupuncture (up to 25 visits/year)</li><li>• Bariatric Surgery (<u>preauthorization</u> is required)</li><li>• Chiropractic care (up to 25 visits/year)</li></ul>	<ul style="list-style-type: none"><li>• Hearing aids (limited to \$1,500/device every 48 months)</li></ul>	<ul style="list-style-type: none"><li>• Routine foot care (for insulin dependent diabetics)</li></ul>

**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: 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). 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 Trust Fund Office at 1-800-922-9902. You may also contact 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 1-800-922-9902.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-922-9902.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-922-9902.

Navajo (Dine): Dinekehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-922-9902.

—————*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 \$0
- Hospital (facility) coinsurance 0%
- Other copayment (Formulary Rx) \$4

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	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$20
<u>Coinsurance</u>	\$0
What isn't covered	
Limits or exclusions	\$20
<b>The total Peg would pay is</b>	<b>\$40</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
- Specialist copayment \$0
- Hospital (facility) coinsurance 0%
- Other copayment (Formulary Rx) \$4

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	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$320
<u>Coinsurance</u>	\$0
What isn't covered	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$320</b>

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

- The plan's overall deductible \$0
- Specialist copayment \$0
- Hospital (facility) coinsurance 0%
- Other copayment (ER) \$100

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	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$280
<u>Coinsurance</u>	\$0
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$280</b>