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 1-800-291-1425 or go to www.umwafunds.org. 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 1-800-291-1425 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	$ 0	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your deductible?	Not Applicable	This Plan does not have a deductible.
Are there other deductibles for specific services?	Yes. $300 for any non-emergency hospital admission to a non-PPL hospital or other non-PPL service obtained without required precertification $50 /individual for dental (except preventive). There are no other specific deductibles.	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
What is the out-of-pocket limit for this plan?	$240 / family* for in-PPL physician visits and $1,600 / family* in combined non-PPL hospital and physician office visits per year. No out-of-pocket limit for prescription drugs.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, the overall family out-of-pocket limit must be met. *Family includes individuals without other family members on the plan.
What is not included in the out-of-pocket limit?	The extra cost of brand name or non-preferred drugs, balance-billing charges, dental premiums, and uncovered health.	Even though you pay these expenses, they don't count toward the out–of–pocket limit. The $300 deductible for services without required precertification is not applied to the out-of-pocket limit.
Will you pay less if you use a preferred provider?	Yes. See www.umwafunds.org or call 1-800-291-1425 for the Participating Provider List (PPL).	This plan uses a PPL. You will pay less if you use a provider on the PPL. You will pay the most if you use a non-PPL 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 PPL provider might use a non-PPL 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
		PPL Provider (You will pay the least)	Non-PPL 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	$12 copay / visit	$20 copay / visit	None
	Specialist visit	$12 copay / visit	$20 copay / visit	None
	Preventive care/screening/ immunization	No charge	$20 copay / visit	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	No charge	None
	Imaging (CT/PET scans, MRIs)	No charge	No charge	None
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.umwafunds.org.	Generic drugs and Preferred brand drugs	$5 copay for up to a 30-day supply* $0 copay for up to a 90-day supply for mail order* *Plus any difference in cost if a brand name drug is prescribed when a generic is available.	$10 for up to a 30-day supply*	Maintenance Choice Program – if a 90-day supply is obtained at a CVS Retail pharmacy $0 copay for up to a 90 day supply. If the prescribing physician obtains a medical necessity authorization there will be no additional payment for the use of the brand drug
	Non-Preferred drugs	$5 copay for up to a 30-day supply.* $0 copay for up to a 90-day supply for mail order.* *Plus a surcharge for Non-Preferred drugs: Initial prescription – no surcharge First refill - $7.50 surcharge Second and subsequent refills - $15 surcharge	$10 copay for up to a 30-day supply.* *Plus a surcharge for Non-Preferred drugs: Initial prescription – no surcharge First refill - $7.50 surcharge Second and subsequent refills - $15 surcharge	If the prescribing physician obtains a medical necessity authorization, there will be no additional payment for the use of the Non-Preferred drug.

[* For more information about limitations and exceptions, see the plan or policy document at www.umwafunds.org.]

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		PPL Provider (You will pay the least)	Non-PPL Provider (You will pay the most)	
	Preferred Specialty drugs	$0 copay for up to a 30-day supply at a CVS Specialty Pharmacy	If Specialty drugs that are not on the Specialty Drug List are obtained at a non-network Specialty pharmacy, a $10 per 30-day supply copay applies.	Pre-authorization is required for Specialty drugs. All drugs on the Specialty Drug List must be obtained from a CVS Specialty Pharmacy. If a Non-Preferred Specialty drug within the classes on the Specialty Drug List is selected, the prescriber will be asked to consider a Preferred drug to be used before the Non-Preferred drug will be covered.
	Specialty drugs not on the Specialty Drug List	$0 for up to a 30-day supply at a CVS Specialty Pharmacy $10 for up to a 30-day supply at any in-network, non-CVS Specialty pharmacy		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	No charge	Pre-authorization is required for all non-PPL outpatient hospital surgeries.
	Physician/surgeon fees	No charge	No charge	None
If you need immediate medical attention	Emergency room care	$0	$0	You may have to pay a copay for the physician's professional charge.
	Emergency medical transportation	No charge	No charge	None
	Urgent care	$12 copay per visit	$12 copay per visit	Copay only applies to physician's charge for the visit.
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	The plan pays 90% of Participating Provider rate. The Beneficiary is responsible for the remaining balance of charges up to the $1,600 annual out-of-pocket maximum. There are no such charges for hospitalizations resulting from a medical emergency.	Inpatient services must be provided by an accredited facility. Private rooms are not covered unless patient's condition requires isolation or no semi-private room is available. Precertification is required for all non-emergency non-PPL hospital stays.
	Physician/surgeon fees	$12 copay per visit	$20 copay per visit $12 copay per visit during emergency hospitalizations	None

[* For more information about limitations and exceptions, see the plan or policy document at www.umwafunds.org.]

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		PPL Provider (You will pay the least)	Non-PPL Provider (You will pay the most)	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$12 copay per visit	$20 copay per visit	Alcoholism and drug rehabilitation programs must be provided by an accredited facility.
	Inpatient services	No charge	The plan pays 90% of Participating Provider rate. The Beneficiary is responsible for the remaining balance of charges up to the $1,600 annual out-of-pocket maximum. There are no such charges for hospitalizations resulting from a medical emergency.	Inpatient services must be provided by an accredited facility. Private rooms are not covered unless patient's condition requires isolation or no semi-private room is available.
If you are pregnant	Office visits	$12 copay per visit	$20 copay per visit	Cost sharing does not apply for preventive services. Depending on the type of services, a copayment may apply. Copayment does not apply when childbirth/delivery is billed as a bundled service. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	No charge	No charge	None
	Childbirth/delivery facility services	No charge	The plan pays 90% of Participating Provider rate. The Beneficiary is responsible for the remaining balance of charges up to the $1,600 annual out-of-pocket maximum.	None

[* For more information about limitations and exceptions, see the plan or policy document at www.umwafunds.org.]

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		PPL Provider (You will pay the least)	Non-PPL Provider (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	No charge	No charge	Must be medically justified with skilled care. Limited to 60 days per year.
	Rehabilitation services	No charge	No charge	Must be medically justified with skilled care.
	Habilitation services	No charge	No charge	Must be medically justified with skilled care.
	Skilled nursing care	No charge	No charge	Must be medically justified with skilled care. Limited to 100 days per benefit period.
	Durable medical equipment	No charge	Not covered	Most equipment must be purchased through a DME network provider. Some equipment requires Pre-authorization.
	Hospice services	Not covered	Not covered	None
	Non-emergency transportation	No charge	No charge	Pre-authorization required.
If you need dental or eye care	Eye exam	$ 46.77	Not Applicable	Covered once every 24 months.
	Glasses	$23.39 per lens single vision $35.09 per lens bifocal $46.77 per lens trifocal $58.47 per lens lenticular $35.09 per contact lens $33.13 frames	Not Applicable	Covered once every 24 months. Lenses will not be covered unless the new prescription differs from the most recent one by an axis change of 20 degrees or .50 diopter sphere or cylinder change and the lens must improve visual acuity by at least one line on the standard chart.
	Dental care	$50 deductible /individual $0 deductible /individual for preventive services	Not Applicable	The dental benefit year is October 1 through September 30. Covered benefits are limited to the Schedule of Benefits in the plan document. Patient is responsible for amounts in excess of amount paid by plan. There is a $2 per family per month premium. Annual maximum dental benefit is $1,754.50 / individual (except for children age 18 or under) Maximum orthodontic benefit per individual is $974.37 annually, $2,923.09 lifetime. Orthodontic benefits apply to dependents under age 26 only. Pre-authorization is required for orthodontia or if a course of treatment is expected to involve dentist's charges of $150 or more.

[* For more information about limitations and exceptions, see the plan or policy document at www.umwafunds.org.]

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
- Chiropractic care
- Cosmetic surgery
- Infertility treatment except artificial insemination
- Long-term care
- Private-duty nursing unless necessary to preserve life and ICU is unavailable
- Routine foot care
- Weight loss programs

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

- Bariatric surgery
- Dental care
- Hearing aids
- Infertility treatment (artificial insemination only)
- Non-emergency care when traveling outside the U.S.
- Routine eye care

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.
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 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 UMWA Funds at 800-291-1425 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 1-800-291-1425 (TTY: 711)
Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-291-1425 (TTY: 711)
Chinese (中文): 如果需要中文的帮助，请拨打这个号码1-800-291-1425 (TTY: 711)
Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-291-1425 (TTY: 711)

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

[* For more information about limitations and exceptions, see the plan or policy document at www.umwafunds.org.]

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*	$12
Hospital (facility) *copayment*	$0
Other *copayment*	$5

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	
Deductibles	$0
Copayments	$10
Coinsurance	$0
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$70**

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*	$12
Hospital (facility) *copayment*	$0
Other *copayment*	$5

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	
Deductibles	$0
Copayments	$200
Coinsurance	$0
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$220**

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

The plan's overall deductible	$0
Specialist *copayment*	$12
Hospital (facility) *copayment*	$0
Other *copayment*	$5

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	
Deductibles	$0
Copayments	$30
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$30**

The **plan** would be responsible for the other costs of these EXAMPLE covered services.