
 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?	No	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan ?	\$400 / family for Participating Provider List (PPL) and non-PPL physician visits \$600 / family for prescription drugs from PPL and non-PPL providers \$600 / family for non-PPL hospital	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 ?	Copayments for prescription drugs; payments for the extra cost of using brand name or non-preferred drugs, balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward 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 PPL	This plan uses a PPL. You will pay less if you use a provider on the plan's 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 (You will pay the least)	Non-PPL (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 copay / visit	\$30 copay / visit	None
	Specialist visit	\$20 copay / visit	\$30 copay / visit	None
	Preventive care/screening/immunization	\$20 copay / visit	\$30 copay / visit	Routine physical exams are covered for ages under 6 and over 54; annually or semi-annually by a gynecologist; or by a specialist as part of the specialist's care of a medical condition. Copayments apply.
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 name drugs	\$15 copay for up to a 30-day supply.* \$5 reduced copay for up to a 90-day supply for mail order and where required by law.* * Plus any difference in cost if a brand name drug is prescribed when a generic drug is available.	\$30 copay for up to a 30-day supply.* Applicable law might provide PPL Provider treatment in certain locations.	If the prescribing physician obtains a medical necessity authorization there will be no additional payment for the use of the brand name drug. *Non-Preferred drugs will only be covered after obtaining a medical necessity prior authorization .
	Specialty drugs on the Specialty Drug List Specialty drugs not on the Specialty Drug List	\$5 for up to a 30-day supply at CVS Specialty Pharmacy and where required by law. \$5 for up to a 30-day supply at CVS Specialty Pharmacy and where required by law. \$15 for up to a 30-day supply at any PPL Provider, non-CVS Specialty pharmacy.	Unless applicable law provides otherwise, if Specialty drugs that are not on the Specialty Drug List are obtained at a non-PPL Provider Specialty pharmacy, a \$30 for up to a 30-day supply copay applies.	Pre-authorization is required for all Specialty drugs . All drugs on the Specialty Drug List must be obtained from a CVS Specialty Pharmacy unless applicable law provides otherwise. 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.

[* 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 (You will pay the least)	Non-PPL (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	No charge	Accredited facility requirements apply.
	Physician/surgeon fees	No charge	No charge	None
If you need immediate medical attention	Emergency room care	\$20 copay per visit	\$20 copay per visit	Copay only applies to physician's charge for the emergency room visit.
	Emergency medical transportation	No charge	No charge	None
	Urgent care	\$20 copay per visit	\$20 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 PPL rate. The Beneficiary is responsible for the remaining balance of charges up to the \$600 annual out-of-pocket maximum . There are no charges for hospitalizations resulting from a medical emergency.	Accredited facility requirements apply. Private rooms are not covered unless patient's condition requires isolation or no semi-private room is available.
	Physician/surgeon fees	\$20 copay per visit	\$30 copay per visit \$20 copay per visit during emergency hospitalizations.	Copay only applies to physician's charge for hospital visits.

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		PPL (You will pay the least)	Non-PPL (You will pay the most)	
If you need mental health, behavioral health, or substance abuse services	Outpatient services (office visits)	\$20 copay per visit	\$30 copay per visit	Accredited facility requirements apply.
	Inpatient services	No charge	The plan pays 90% of the PPL rate. The Beneficiary is responsible for the remaining balance of charges up to the \$600 annual out-of-pocket maximum . There are no charges for hospitalizations resulting from a medical emergency.	Accredited facility requirements apply. Private rooms are not covered unless patient's condition requires isolation or no semi-private room is available.
If you are pregnant	Office visits	\$20 copay per visit	\$30 copay per visit	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 (e.g., ultrasound) found elsewhere in the SBC.
	Childbirth/delivery professional services	No charge	No charge	Copayment does not apply when childbirth/delivery is billed as a bundled service.
	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 \$600 annual out-of-pocket maximum .	None
If you need help recovering or have	Home health care	No charge	No charge	Must be medically justified with skilled care.
	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.

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		PPL (You will pay the least)	Non-PPL (You will pay the most)	
other special health needs	Skilled nursing care	No charge	No charge	Must be medically justified with skilled care.
	Durable medical equipment	No charge	Not covered	Most equipment must be purchased through a DME program provider . Some equipment requires pre-authorization .
	Hospice services	Not covered	Not covered	None
If your child needs dental or eye care	Children's eye exam	The beneficiary will be responsible for charges in excess of: \$46.77	Not Applicable	Covered once every 24 months.
	Children's glasses	The beneficiary will be responsible for charges in excess of: \$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.
	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.)		
<ul style="list-style-type: none"> • Acupuncture • Birth control prescriptions • Chiropractic care • Cosmetic surgery 	<ul style="list-style-type: none"> • Dental care • Infertility treatment other than artificial insemination • Long-term care 	<ul style="list-style-type: none"> • 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.)		
<ul style="list-style-type: none"> • Bariatric surgery • Hearing aids 	<ul style="list-style-type: none"> • Non-emergency care when traveling outside the U.S. 	<ul style="list-style-type: none"> • Routine eye care (adult)

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

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 1-800-291-1425 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, kwijigo holne' 1-800-291-1425 (TTY: 711)

This group health plan believes this plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (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 your plan 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. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

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 plan administrator at UMWA Health and Retirement Funds, 2121 K St., N.W., Suite 350, Washington, DC 20037. 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.

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

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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	\$20
■ Hospital (facility) cost sharing	0%
■ Other copayment	\$15

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
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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	\$20
■ Hospital (facility) cost sharing	0%
■ Other copayment	\$15

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
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In this example, Joe would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$500
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$520

Mia's Simple Fracture

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

■ The plan's overall deductible	\$0
■ Specialist copayment	\$20
■ Hospital (facility) cost sharing	0%
■ Other copayment	\$15

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
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In this example, Mia would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$50
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$50