



**This is only a summary.** If you want more detail about your coverage and costs, you can get that complete terms in the policy or plan documents at <http://www.ohiolaborers.com/> or by calling 1-800-236-6437. If you would like a copy of the Uniform Glossary, please visit <https://www.healthcare.gov/sbc-glossary/> or call 1-866-444-3272.

Important Questions	Answers	Why This Matters:
<b>What is the overall <u>deductible</u>?</b>	\$400/individual or \$800/family (network) \$800/individual or \$1,600/family (out-of-network)	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 <u>deductible</u>?</b>	Yes.	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 <u>deductibles</u> for specific services?</b>	No.	You do not need to meet <u>deductibles</u> for specific services.
<b>What is the <u>out-of-pocket limit</u> for this <u>plan</u>?</b>	For network providers \$4,050 individual /\$8,100 family For <u>out-of-network providers</u> \$8,100 individual /\$16,200 family	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 <u>out-of-pocket limit</u>?</b>	Penalties, <u>premiums</u> , <u>balance-billing</u> charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
<b>Will you pay less if you use a <u>network provider</u>?</b>	Yes. See <a href="http://www.anthem.com">www.anthem.com</a> to plan specific provider directory or call 1-888-878-0128 for a list of network providers.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</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.
<b>Do you need a <u>referral</u> to see a <u>specialist</u>?</b>	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

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 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)	
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	\$20/visit	\$20/visit then 40% <a href="#">coinsurance</a>	Additional charges for after-hours/weekend office visits will be covered up to \$30 per occurrence.
	<a href="#">Specialist</a> visit	\$30/visit	\$30/visit then 40% <a href="#">coinsurance</a>	None
	<a href="#">Preventive care/screening/immunization</a>	No charge	40% <a href="#">coinsurance</a> No charge for influenza virus vaccine	<a href="#">Preventive care</a> covered under the Patient Protection and Affordable Care Act and the following routine/preventive tests are covered once per calendar year: EKG, chest x-ray, complete blood count, digital rectal exam, cholesterol screening, prostate specific antigen (PSA), comprehensive metabolic panels, and urinalysis.  You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for.
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	None
	Imaging (CT/PET scans, MRIs)	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Precertification is required. If not precertified and later determined it was not medically necessary, the <a href="#">plan</a> will not cover the charges.

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		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<p><b>If you need drugs to treat your illness or condition</b></p> <p>More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.ohiolaborers.com/">http://www.ohiolaborers.com/</a> or by calling 1-844-993-4314</p>	Tier 1	\$10/prescription (retail) \$25/prescription (home delivery)	\$10/prescription (retail) \$25/prescription (home delivery)	<p>Retail prescriptions are generally up to a 30-day supply. Home delivery prescriptions are generally up to a 90-day supply. Limits may vary for narcotics and certain other drugs. If a brand name drug is requested when a generic drug is available, the cost difference between the generic and brand name drug in addition to the brand name drug <a href="#">copayment</a> will be charged.</p> <p>Certain drugs require prior authorization from a physician before the drug can be dispensed. Certain drugs are subject to step therapy. There is a maximum <a href="#">out-of-pocket limit</a> of \$4,625 individual /\$9,250 family. Limit does not include penalties, ingredient charges, <a href="#">premiums</a>, and prescriptions this <a href="#">plan</a> does not cover. Certain Drugs may be excluded due to formulary.</p>
	Tier 2	\$30/prescription (retail) \$75/prescription (home delivery)	\$30/prescription (retail) \$75/prescription (home delivery)	
	Tier 3	\$50/prescription (retail) \$125/prescription (home delivery)	\$50/prescription (retail) \$125/prescription (home delivery)	
<p><b>If you have outpatient surgery</b></p>	Facility fee (e.g., ambulatory surgery center)	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	<p>Charges for blood, autotransfusions, or cell saver transfusions are not covered.</p>
	Physician/surgeon fees	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	
<p><b>If you need immediate medical attention</b></p>	<a href="#">Emergency room care</a>	\$150/visit	\$150/visit	<p><a href="#">Copayment</a> applies to room charges only. Other covered charges are subject to 20% <a href="#">coinsurance</a>, but not subject to <a href="#">deductible</a>.</p>
	<a href="#">Emergency medical transportation</a>	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	<p>Transportation services provided by an ambulette or a wheelchair van are not covered.</p>
	<a href="#">Urgent care</a>	\$50/visit	\$50/visit then 40% <a href="#">coinsurance</a>	<p>Applies to the cost of office visit only. All other covered charges are subject to <a href="#">deductible</a> and <a href="#">coinsurance</a>.</p>

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		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Inpatient admissions must be precertified. If <a href="#">out-of-network</a> admission is not precertified and it is later determined it was not medically necessary or not covered, the <a href="#">plan</a> will not cover the charges.
	Physician/surgeon fees	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	\$20/visit	\$20/visit then 40% <a href="#">coinsurance</a>	Inpatient admissions (including residential care rendered by a residential treatment facility) must be precertified, except for emergency admission. If <a href="#">out-of-network</a> admission is not precertified and it is later determined it was not medically necessary or not covered, the <a href="#">plan</a> will not cover the charges.
	Inpatient services	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	
<b>If you are pregnant</b>	Office visits	\$20/visit	\$20/visit then 40% <a href="#">coinsurance</a>	Expenses associated with a pre-planned home birth with an attending health care provider or doula are not covered. Depending on the type of services, a <a href="#">copayment</a> , <a href="#">coinsurance</a> or <a href="#">deductible</a> may apply.
	Childbirth/delivery professional services	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	
	Childbirth/delivery facility services	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Home health care and skilled nursing care services must be medically necessary and certified by a physician initially, and when requested by the plan, that the care is skilled, and not custodial. Inpatient admissions must be precertified. If <a href="#">out-of-network</a> admission is not precertified and it is later determined it was not medically necessary or not covered the <a href="#">plan</a> will not cover the charges.
	<a href="#">Rehabilitation services</a>	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	

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		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	<a href="#">Habilitation services</a>	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	
	<a href="#">Skilled nursing care</a>	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	
	<a href="#">Durable medical equipment</a>	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	None
	<a href="#">Hospice services</a>	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	Custodial care, rest care, or care which is only for someone's convenience is not covered.
<b>If your child needs dental or eye care</b>	Children's eye exam	\$5/visit	Reimbursed up to \$30/visit	Limited to every 2 calendar years
	Children's glasses	No charge for lenses. Reimbursed up to \$40 wholesale for frames.	Lenses reimbursed up to \$75. Frames reimbursed up to \$25.	Limited to every 2 calendar years. Additional charges for non-standard lenses. Single vision lenses reimbursed up to \$25, bifocal up to \$35, and trifocal up to \$45 for out-of-network claims.
	Children's dental check-up	Not covered	Not covered	None

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**Excluded Services & Other Covered Services:**

<b>Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u>.)</b>		
<ul style="list-style-type: none"> <li>• Acupuncture</li> <li>• Bariatric surgery (unless determined to be medically necessary by Anthem)</li> <li>• Cosmetic surgery</li> <li>• Dental care (Adult)</li> </ul>	<ul style="list-style-type: none"> <li>• Dental care (Child)</li> <li>• Experimental and investigational care or items (excluding clinical trials)</li> <li>• Genetic testing (unless mandated by Federal Law)</li> </ul>	<ul style="list-style-type: none"> <li>• Infertility treatment</li> <li>• Non-emergency care when traveling outside the U.S.</li> <li>• Routine foot care</li> <li>• Weight Loss Programs</li> </ul>

<b>Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)</b>		
<ul style="list-style-type: none"> <li>• Chiropractic care (combined 50 visits maximum with physical therapy and outpatient occupation therapy)</li> <li>• Hearing aids (\$1,200 per year every 36 months)</li> </ul>	<ul style="list-style-type: none"> <li>• Long-term care (if medically necessary)</li> <li>• Private-duty nursing (if medically necessary)</li> </ul>	<ul style="list-style-type: none"> <li>• Routine eye care (Adult) (every two calendar years)</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

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agencies are the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform), and the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov). 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](#).

*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](#) \$400
- [Specialist copayment](#) \$30
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

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>\$12,700</b>
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In this example, Peg would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$400
<a href="#">Copayments</a>	\$10
<a href="#">Coinsurance</a>	\$2,400
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$2,810</b>

### Managing Joe's Type 2 Diabetes

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

- The [plan's](#) overall [deductible](#) \$400
- [Specialist copayment](#) \$30
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

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>\$5,600</b>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles*</a>	\$100
<a href="#">Copayments</a>	\$1,300
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$1,400</b>

### Mia's Simple Fracture

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

- The [plan's](#) overall [deductible](#) \$400
- [Specialist copayment](#) \$30
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

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>	\$400
<a href="#">Copayments</a>	\$200
<a href="#">Coinsurance</a>	\$300
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$900</b>

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