Carpenters Health and Security Plan of Western Washington: Employee Health Plan

Coverage Period: 1/1/2015 – 12/31/2015

Summary of Benefits and Coverage: What This Plan Covers and What It Costs **Coverage for:** Family | **Plan Type:** PPO

This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the plan document at **www.ctww.org** or by calling **1-800-552-0635.**

Important Questions	Answers	Why this Matters:
What is the overall deductible?	**$200** person / **$400** family. Does not apply to preventive care.	You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. The **deductible** starts over on January 1st. See the chart starting on page 2 for how much you pay for covered services after you meet the **deductible.**
Are there other deductibles for specific services?	No.	You don't have to meet **deductibles** for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out-of-pocket limit on my expenses?	Yes. **$2,300** person / **$4,600** family.	The **out-of-pocket limit** is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out-of-pocket limit?	Premiums, balance-billed charges, prescription copays, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the **out-of-pocket limit.**
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for *specific* covered services, such as office visits.
Does this plan use a network of providers?	Yes. See **www.aetna.com or call 1-800-552-0635** for a list of participating providers.	If you use an in-network doctor or other health care **provider,** this plan will pay some or all of the costs of covered services, except for health care this plan doesn't cover. Be aware, your in-network doctor or hospital may use an out-of-network **provider** for some services. Plans use the term in-network, **preferred,** or participating for **providers** in their **network.** See the chart starting on page 2 for how this plan pays different kinds of **providers.**
Do I need a referral to see a specialist?	No. You don't need a referral to see a specialist.	You can see the **specialist** you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your plan document for additional information about **excluded services.**

Questions: Call **1-800-552-0635** or visit us at **www.ctww.org.**
If you aren't clear about any of the underlined terms used in this form, see the Glossary of Terms in the plan booklet.
You can view the Glossary of Terms at **www.ctww.org** or call 1-800-552-0635 to request a copy.

- **Copayments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is $1,000, your **coinsurance** payment of 10% would be $100. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges $1,500 for an overnight stay and the **allowed amount** is $1,000, you may have to pay the $500 difference. (This is called **balance billing**.)
- This plan may encourage you to use preferred **providers** by charging you lower **deductibles, copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use a Preferred Provider	Your Cost If You Use a Non-Preferred Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness.	$10 office visit copay and 10% coinsurance.	$20 office visit copay and 10% coinsurance.	None.
	Specialist visit.	$10 office visit copay and 10% coinsurance.	$20 office visit copay and 10% coinsurance.	None.
	Other practitioner office visit.	20% coinsurance for chiropractor.	20% coinsurance for chiropractor.	24 spinal manipulations annually.
	Preventive care/ screening/ immunization.	Plan pays at 100%.	Plan pays at 100%.	Use Preventive Health Benefit Schedule. Children are subject to copayments and coinsurance.
If you have a test	Diagnostic test (blood work, pathology).	10% coinsurance.	10% coinsurance.	None.
	Imaging (CT/PET scans, MRIs).	10% coinsurance.	10% coinsurance.	An MRI ordered by a chiropractor is not covered.

Common Medical Event	Services You May Need	Your Cost If You Use a Preferred Provider	Your Cost If You Use a Non-Preferred Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition **More information about prescription drug coverage is available at www.Express-Scripts.com**	Generic drugs.	$7 copay/prescription (retail) and $14 copay/prescription (mail order).	Reimbursed at 100% of "average wholesale price" less appropriate copay.	Covers up to a 30-day supply (retail prescription); 31-90 day supply (mail order prescription).
	Preferred brand drugs.	$15 copay/prescription (retail) and $30 copay/prescription (mail order).	Reimbursed at 100% of "average wholesale price" less appropriate copay.	Covers up to a 30-day supply (retail prescription); 31-90 day supply (mail order prescription). Preauthorization required for specialty drugs.
	Non-preferred brand drugs.	$30 copay/prescription (retail) and $60 copay/prescription (mail order).	Reimbursed at 100% of "average wholesale price" less appropriate copay.	Covers up to a 30-day supply (retail prescription); 31-90 day supply (mail order prescription). Preauthorization required for specialty drugs.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center).	10% coinsurance.	10% coinsurance.	None.
	Physician/surgeon fees.	10% coinsurance.	10% coinsurance.	None.
If you need immediate medical attention	Emergency room services.	$50 copay and 10% coinsurance.	$50 copay and 10% coinsurance.	Copay waived if admitted to hospital.
	Emergency medical transportation.	10% coinsurance.	10% coinsurance.	None.
	Urgent care.	$10 office visit copay and 10% coinsurance.	$20 office visit copay and 10% coinsurance.	None.
If you have a hospital stay	Facility fee (e.g., hospital room).	10% coinsurance.	$200 copay and 10% coinsurance.	None.
	Physician/surgeon fee.	10% coinsurance.	10% coinsurance.	None.

Common Medical Event	Services You May Need	Your Cost If You Use a Preferred Provider	Your Cost If You Use a Non-Preferred Provider	Limitations & Exceptions
If you have mental health, behavioral health, or substance abuse needs	Mental/behavioral health outpatient services.	$10 office visit copay and 10% coinsurance.	$20 office visit copay and 10% coinsurance.	None.
	Mental/behavioral health inpatient services.	10% coinsurance.	$200 copay and 10% coinsurance.	None.
	Substance use disorder outpatient services.	10% coinsurance.	10% coinsurance.	None.
	Substance use disorder inpatient services.	10% coinsurance.	$200 copay and 10% coinsurance.	None.
If you are pregnant	Prenatal and postnatal care.	10% coinsurance.	10% coinsurance.	For the participant, spouse or domestic partner only.
	Delivery and all inpatient services.	10% coinsurance.	$200 copay and 10% coinsurance	For the participant, spouse or domestic partner only. Baby has separate charges.
If you need help recovering or have other special health needs	Home health care.	Paid at 100%.	Paid at 100%.	Maximum 30 visits per calendar year. Preauthorization required.
	Rehabilitation services.	10% coinsurance.	10% coinsurance.	Maximum 30 outpatient visits per calendar year. Maximum 15 inpatient days per calendar year.
	Habilitation services.	10% coinsurance.	10% coinsurance.	Maximum 30 outpatient visits per calendar year.
	Skilled nursing care.	10% coinsurance.	10% coinsurance.	Maximum 25 days per calendar year.
	Durable medical equipment.	10% coinsurance.	10% coinsurance.	Preauthorization required.
	Hospice service.	Paid at 100%.	Paid at 100%.	Preauthorization required.

Common Medical Event	Services You May Need	Your Cost If You Use a Preferred Provider	Your Cost If You Use a Non-Preferred Provider	Limitations & Exceptions
If your child needs dental or eye care	Eye exam.	Schedule of Benefits.	Schedule of Benefits.	Limited to one exam per calendar year. Pediatric eye exams for children age 18 and under paid at 80%. Benefits not available under the Eastern Washington, Idaho, Montana, Wyoming benefit package.
	Glasses.	Schedule of Benefits.	Schedule of Benefits.	Limited to one pair of glasses per calendar year. Pediatric lenses for children age 18 and under paid at 80%. All other services paid based on the schedule of benefits. Benefits not available under the Eastern Washington, Idaho, Montana, Wyoming benefit package.
	Dental check-up.	Service provided by Delta Dental.	Service provided by Delta Dental.	Service provided by Delta Dental.

Excluded Services and Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your plan document for other excluded services.)

- Acupuncture
- Cosmetic surgery
- Experimental and investigative services
- Infertility treatment
- Intentionally self-inflicted injuries
- Long-term care
- Private-duty nursing
- Routine foot care
- Weight loss programs

Other Covered Services (This isn't a complete list. Check your plan document for other covered services and your costs for these services.)

- Allergy Testing
- Ambulance
- Bariatric surgery
- Hearing aids
- Non-emergency care when traveling outside of the U.S.
- Orthotics

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium,** which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at: 1-800-552-0635. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **This plan does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value.) **This health coverage does meet the minimum value standard for the benefits it provides.**

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance.** For questions about your rights, this notice, or assistance, you can contact the plan at: 1-800-552-0635. You may also contact the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform.

Language Access Services:

Para obtener asistencia en Español, llame al 1-800-552-0635.

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

About These Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.

This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby
(normal delivery)

- **Amount owed to providers:** $7,540
- **Plan pays** $6,420
- **Patient pays** $1,120

Sample care costs:

Hospital charges (mother)	$2,700
Routine obstetric care	$2,100
Hospital charges (baby)	$900
Anesthesia	$900
Laboratory tests	$500
Prescriptions	$200
Radiology	$200
Vaccines, other preventive	$40
Total	**$7,540**

Patient pays:

Deductibles	$400
Copays	$30
Coinsurance	$690
Limits or exclusions	$0
Total	**$1,120**

Managing type 2 diabetes
(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** $5,400
- **Plan pays** $4,880
- **Patient pays** $520

Sample care costs:

Prescriptions	$2,900
Medical Equipment and Supplies	$1,300
Office Visits and Procedures	$700
Education	$300
Laboratory tests	$100
Vaccines, other preventive	$100
Total	**$5,400**

Patient pays:

Deductibles	$200
Copays	$90
Coinsurance	$230
Limits or exclusions	$0
Total	**$520**

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers.** If the patient had received care from out-of-network **providers,** costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles, copayments,** and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

× **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

× **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium,** the more you'll pay in out-of-pocket costs, such as **copayments, deductibles,** and **coinsurance.** You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.