
 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 419-666-4450. 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/sbcglossary> or call 419-666-4450 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	FrontPath and Non-Discounted: \$2,000 individual/ \$4,500 family; Discounted non-FrontPath: \$4,500 individual/ \$9,500 family.	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.
Are there services covered before you meet your <u>deductible</u> ?	Yes. <u>Preventive care</u> and services listed as “No charge.”	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 https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other <u>deductibles</u> for specific services?	Yes. \$25 /individual for dental	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	\$1,500 individual/ \$3,000 family; \$1,000 generic Rx drugs per family pre-Medicare/ \$500 per individual for Medicare enrollees.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services.
What is not included in the <u>out-of-pocket limit</u> ?	<u>Premiums</u> , <u>deductibles</u> , <u>balance-billed</u> charges, <u>copayments</u> , health care this <u>plan</u> doesn’t cover, and failure to <u>preauthorize</u> penalties.	Even though you pay these expenses, they don’t count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.frontpath.com for a list of <u>in-network providers</u> . The <u>plan</u> also uses Express Scripts’ pharmacies, EyeMed vision providers, and Delta Dental providers. Contact the Fund Office at 419-666-4450 for more information.	You will pay the least if you use an <u>in-network provider</u> . You will pay more if you use an <u>out-of-network/ discounted provider</u> . You will pay the most if you use an <u>out-of-network/non-discounted 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.	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
		Network Provider (You will pay the least)	Out-of-Network 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	\$30 <u>copayment</u> per visit	\$30 <u>copayment</u> per visit	If you visit an <u>out-of-network provider</u> unrelated to emergency services, you may be subject to a <u>balance bill</u> . You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
	<u>Specialist</u> visit	\$30 <u>copayment</u> per visit	\$30 <u>copayment</u> per visit	
	<u>Preventive care/screening/Immunization</u>	No charge	40% <u>coinsurance</u> after <u>deductible</u>	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	30% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u>	If you visit an <u>out-of-network provider</u> unrelated to emergency services, you may be subject to a <u>balance bill</u> . Mammography and colonoscopies are covered at no charge. X-rays, CT scans, and MRIs require <u>precertification</u> .
	Imaging (CT scans, PET scans, MRIs)	30% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u>	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.electricalfunds.org	Generic drugs	\$10 <u>copayment</u> until \$1,000 maximum, then \$0	Participants may be required to pay for prescriptions at nonparticipating pharmacies and submit receipts for reimbursement, less applicable <u>copayment</u> and amounts that exceed <u>allowed limit</u> .	Kroger Pharmacies will reduce all co-pays by \$1 and will allow 90-day drug supplies. If a generic is available, a brand drug costs the generic co-pay plus the cost difference between the generic/brand. Compounded drugs costing more than \$100 must be pre-authorized; all compounds require brand drug co-pay.
	Brand Drugs	\$30 <u>copayment</u> until \$1,000 maximum, then \$10		
	<u>Specialty drugs</u>	\$50 <u>copayment</u> until \$1,000 maximum, then \$25		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u>	If you visit an <u>out-of-network provider</u> unrelated to emergency services, you may be subject to

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

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)	
	Physician/surgeon fees	30% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u>	a <u>balance bill</u> .
If you need immediate medical attention	<u>Emergency room care</u>	\$100 <u>copayment</u> , then 30% <u>coinsurance</u> after <u>deductible</u>	\$100 <u>copayment</u> , then 30% <u>coinsurance</u> after <u>deductible</u>	<u>Copayment</u> waived if admitted to the hospital from the emergency room.
	<u>Emergency medical transportation</u>	30% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u>	
	<u>Urgent care</u>	\$50 <u>copayment</u> , then 30% <u>coinsurance</u> after <u>deductible</u>	\$50 <u>copayment</u> , then 40% <u>coinsurance</u> after <u>deductible</u>	
If you have a hospital stay	Facility fee (e.g., hospital room)	30% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u>	If you visit an <u>out-of-network provider</u> unrelated to emergency services, you may be subject to a <u>balance bill</u> .
	Physician/surgeon fees	30% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u>	If you visit an <u>out-of-network provider</u> unrelated to emergency services, you may be subject to a <u>balance bill</u> .
If you need mental health, behavioral health, or substance abuse services	Outpatient services	30% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u>	If you visit an <u>out-of-network provider</u> unrelated to emergency services, you may be subject to a <u>balance bill</u> .
	Inpatient services	30% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u>	If you visit an <u>out-of-network provider</u> unrelated to emergency services, you may be subject to a <u>balance bill</u> .
If you are pregnant	Office visits	\$30 <u>copayment</u> per visit	\$30 <u>copayment</u> per visit	If you visit an <u>out-of-network provider</u> unrelated to emergency services, you may be subject to a <u>balance bill</u> . No <u>preauthorization</u> required for 48 hours/vaginal birth or 96 hours/cesarean
	Childbirth/delivery professional services	30% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u>	

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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)	
	Childbirth/delivery facility services	30% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u>	section. All other inpatient services must be pre-certified.
If you need help recovering or have other special health needs	<u>Home health care</u>	30% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u>	<p>See page 63 of the <u>plan</u> document and Summary Plan Description for additional restrictions on rehabilitation or convalescent facilities.</p> <p><u>Habilitation services</u> are not covered benefits under the <u>plan</u>.</p> <p><u>Home health care</u>, <u>skilled nursing care</u>, and <u>hospice services</u> must be pre-certified. <u>Durable medical equipment</u> in excess of \$1,500 must be pre-certified.</p> <p><u>Home health care</u> limited to 100 visits per year; Private duty nursing limited to \$50,000 per calendar year.</p> <p>If you visit an <u>out-of-network provider</u> unrelated to emergency services, you may be subject to a <u>balance bill</u>.</p>
	<u>Rehabilitation services</u>			
	<u>Habilitation services</u>			
	<u>Skilled nursing care</u>			
	<u>Durable medical equipment</u>			
	<u>Hospice services</u>			
If your child needs dental or eye care	Children's eye exam (EyeMed)	\$10 <u>copayment</u>	\$35 allowance	<p>Non- EyeMed lens coverage is: \$25 allowance – single, \$40 allowance – bifocal, \$55 allowance – trifocal, \$80 allowance – lenticular</p> <p><u>Medically necessary</u> contacts covered at 100% <u>in-network</u>/\$210 allowance <u>out-of-network</u>.</p> <p>Exams are not subject to the annual <u>deductible</u>. Non Delta Dental providers may</p>
	Children's glasses	\$25 co-pay for any type lenses; \$170 allowance for frames and up to \$120 allowance for elective contacts.	Tiered allowance for lenses. \$45 allowance for frames; up to \$105 allowance for elective contacts.	
	Children's dental check-up	No charge of fee schedule	100% of fee schedule amount for two	

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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)	
			cleanings/exams per year	not accept the fee schedule amount as payment in full. Benefits limited to \$1,250 per year, per person.

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.)

- Bariatric Surgery
- Cosmetic Surgery
- Long-term Care
- Non-emergency care when travelling outside the U.S unless service is normally covered
- Routine Foot Care (Other Than Surgery)
- Weight Loss Programs

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

- Acupuncture
- Chiropractic Care
- Dental Care (Adult)
- Hearing Aids
- Infertility Treatment (Limited Services Available)
- Private-duty Nursing
- Routine Eye Care (adult)

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 Plan at 419-666-4450 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.

—————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 <u>plan's</u> overall <u>deductible</u>	\$2,500
■ <u>Specialist</u> copayment	\$30
■ Hospital (facility) coinsurance	30%
■ Other coinsurance	30%

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:

<i>Cost Sharing</i>	
Deductibles	\$2,500
Copayments	\$330
Coinsurance	\$1,500
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$4,390

Managing Joe's type 2 Diabetes

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

■ The <u>plan's</u> overall <u>deductible</u>	\$2,500
■ <u>Specialist</u> copayment	\$30
■ Hospital (facility) coinsurance	30%
■ Other coinsurance	30%

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:

<i>Cost Sharing</i>	
Deductibles	\$120
Copayments	\$250
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$390

Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$2,500
■ <u>Specialist</u> copayment	\$30
■ Hospital (facility) coinsurance	30%
■ Other coinsurance	30%

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:

<i>Cost Sharing</i>	
Deductibles	\$2,350
Copayments	\$150
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$1,970