

# IBEW Local 102 Welfare Fund: Plan B

## Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 01/01/2014 - 12/31/2014  
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 policy or plan document at [www.ibewlocal102.org](http://www.ibewlocal102.org) or by calling 1-888-423-9102.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	<b>\$400</b> person / <b>\$800</b> family Doesn't apply to facility claims, anesthesia claims or participating claims.	You must pay all the costs up to the <b>deductible</b> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <b>deductible</b> starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the <b>deductible</b> .
Are there other <u>deductibles</u> for specific services?	No	You don't have to meet <b>deductibles</b> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an <u>out-of-pocket limit</u> on my expenses?	Yes, <b>\$2,000</b> individual / <b>\$4,000</b> family	The <b>out-of-pocket limit</b> 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 <u>out-of-pocket limit</u> ?	Premiums, balance billed charges, co-payments, out-of-network co-pays for facilities, in-network co-pays and coinsurances, deductibles, penalties for failure to obtain pre-authorization for services and health care that this plan does not cover.	Even though you pay these expenses, they don't count toward the <b>out-of-pocket limit</b> .
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 <i>specific</i> covered services, such as office visits.
Does this plan use a <u>network of providers</u> ?	Yes. For a list of preferred providers see <a href="http://www.horizonblue.com">www.horizonblue.com</a> or call: 1-800-810-2583	If you use an in-network doctor or other health care <b>provider</b> , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network <b>provider</b> for some services. Plans use the term in-network, <b>preferred</b> , or participating for <b>providers</b> in their <b>network</b> . See the chart starting on page 2 for how this plan pays different kinds of <b>providers</b> .
Do I need a referral to see a <u>specialist</u> ?	No	You can see the <b>specialist</b> 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 4. See your policy or plan document for additional information about <b>excluded services</b> .

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- **Copayments** are fixed dollar amounts (for example, \$25) 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 20% would be \$200. 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 participating **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non- Participating Provider	Limitations & Exceptions
If you visit a health care <b>provider's office</b> or <b>clinic</b>	Primary care visit to treat an injury or illness	\$25 co-pay/visit	30% coinsurance after deductible	Coverage is limited to \$1,500/accident for automobile accidents. No coverage for workmen's compensation claims.
	Specialist visit	\$25 co-pay/visit	30% coinsurance after deductible	Coverage is limited to \$1,500/person, \$4,500/family annual maximum for participating chiropractic/acupuncture claims. Coverage is limited to \$1,000 per person, \$3,000/family annual maximum for non-par chiropractic/acupuncture claims. Coverage is limited to 24 physical therapy visits, 12 occupational therapy, 12 speech therapy visits and 30 cardiac rehab visits/calendar year.
	Other practitioner office visit	\$25 co-pay/visit	30% coinsurance after deductible	No coverage if you use a non-participating provider.
If you have a test	Preventive care/screening/immunization	\$25 co-pay/visit	No coverage for preventative care/screening/immunizations	All testing and outpatient care is subject to a \$100 co-pay if services are rendered in a facility.
	Diagnostic test (x-ray, blood work) Imaging (CT/PET scans, MRIs)	No charge No charge	30% coinsurance after deductible 30% coinsurance after deductible	

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<p><b>If you need drugs to treat your illness or prescription</b></p> <p>More information about prescription drug coverage is available by calling Global Pharmaceutical Benefits, LLC at: 1-800-341-2234</p>	Generic drugs	<p>\$10 co-pay</p> <p>\$15 co-pay for the Walgreen/Duane Reade pharmacy network.</p> <p>\$20 co-pay for CVS/Caremark pharmacy network</p> <p>50% coverage with a \$15 minimum and a \$150 maximum</p>	<p>\$10 co-pay</p> <p>\$15 co-pay for the Walgreen/Duane Reade pharmacy network.</p> <p>\$20 co-pay for CVS/Caremark pharmacy network</p> <p>50% coverage with a \$15 minimum and a \$150 maximum</p>	<p>Up to a 90 day supply on maintenance medications is available at all retail pharmacies, except Walgreen/Duane Reade and CVS/Caremark Pharmacy networks. The co-pays listed are for a 30 day supply.</p> <p>There is an additional cost to members for using the Walgreen/Duane Reade pharmacy network. The co-pay for generic drugs is \$15 and the co-pay for preferred brand, non-preferred brand and specialty drugs is 55% with the minimum and maximum amounts listed under each section.</p>
	Preferred brand drugs	<p>50% coverage with a \$30 minimum and no maximum</p>	<p>50% coverage with a \$30 minimum and no maximum</p>	<p>There is an additional cost to members for using the CVS/Caremark pharmacy network. The co-pay for generic drugs is \$20 and the co-pay for preferred brand, non-preferred brand and specialty drugs is 60% with the minimum and maximum amounts listed under each section.</p>
<p>For more information regarding specialty drugs, call: Global Pharmaceutical Benefits LLC at: 800 341-2234</p>	Non-preferred brand drugs	<p>50% coverage with a \$30 minimum and no maximum</p>	<p>50% coverage with a \$30 minimum and no maximum</p>	<p>There is an additional cost to members for using the CVS/Caremark pharmacy network. The co-pay for generic drugs is \$20 and the co-pay for preferred brand, non-preferred brand and specialty drugs is 60% with the minimum and maximum amounts listed under each section.</p>
	Specialty drugs	<p>50% coverage with a \$15 minimum and a \$50 maximum</p>	<p>50% coverage with a \$15 minimum and a \$50 maximum</p>	<p>You may view your preferred drug list online at: <a href="http://www.globalpharmaceuticalbenefits.com">www.globalpharmaceuticalbenefits.com</a></p> <p>You will be prompted to create a user name and password.</p>

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If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$100 co-pay	\$100 co-pay plus 20% coinsurance	Coverage is limited to three pain management treatments per calendar year.
	Physician/surgeon charges	No charge	30% coinsurance after deductible	Bariatric surgery and all associated costs and complications are limited to \$15,000 lifetime. Pre-authorization required.
If you need immediate medical attention	Emergency room services	\$100 co-pay	\$100 co-pay plus 20% coinsurance	For non-participating professional providers, coverage is limited to the first \$500 paid at 100% and the balance paid at 80% of UCR if hospital is participating.
	Emergency medical transportation	No charge	30% coinsurance after deductible	Coverage is limited to \$1,500/accident for automobile accidents. No coverage for workmen's compensation claims.
	Urgent care	\$25 co-pay/visit	30% coinsurance after deductible	Coverage is limited to \$1,500/accident for automobile accidents. No coverage for workmen's compensation claims.
If you have a hospital stay  Must be pre-authorized through Horizon BCBS at: 1- 800-664-2583	Facility fee (e.g., hospital room)	No charge	20% co-insurance	Coverage is limited to 180 inpatient days/calendar year for all services, combined. Failure to pre-authorize will result in up to a \$500 reduction for admissions <b>approved</b> as Medically Necessary.
	Physician/surgeon fee	No charge	30% coinsurance after deductible	Admissions <b>not approved</b> as Medically Necessary will not be covered and the covered person will be responsible for 100% of the non-covered charges.

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If you have mental health, behavioral health or substance abuse needs	Mental/behavioral health outpatient services	\$25 co-pay/visit	30% coinsurance after deductible	The network is: Concern Plus 25 Lindsley Place, Suite 100 Morristown, NJ 07960 Contact Concern Plus at: 1-800 242-7371 for pre-authorization and claim filing information. Coverage is limited to 180 inpatient days/calendar year for all services combined.
	Substance use disorder outpatient services	\$25 co-pay/visit	30% coinsurance after deductible	
	Mental/behavioral health inpatient services	No charge	20% co-insurance and excess UCR	
If you are pregnant	Substance use disorder inpatient services	No charge	20% co-insurance and excess UCR charges	Pre-authorization through Concern Plus at 1-800 242-7371 is required. Failure to pre-authorize will result in up to a \$500 reduction for admissions <b>approved</b> as Medically Necessary. Admissions <b>not approved</b> as Medically Necessary will not be covered and the covered person will be responsible for 100% of the non-covered charges.
	Prenatal and postnatal care	\$25 co-pay	30% coinsurance after deductible	
	Delivery and all inpatient services	No charge	30% coinsurance after deductible	
If your child needs dental or eye care	Eye exam	No charge	No charge	No coverage for pregnancy related charges and complications of pregnancy for dependent children. Coverage is limited to \$200/person, \$500/family combined for exam and glasses.
	Glasses	No charge	No charge	
	Dental check -up	Not covered	Not covered	

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If you need help recovering or have other special health needs	Home health care	No charge	30% coinsurance after deductible	Coverage is limited to 3 days for full time home care services and 120 annual visits for combined home care services and a \$10,000 annual max for home care nursing. Pre-authorization required. Service must begin within 14 days of a hospital discharge.
	Rehabilitation services	No charge for inpatient facility claims	30% coinsurance after deductible	Coverage is limited to 180 inpatient days/calendar year for all services combined.
		\$25 co-pay/visit for outpatient claims		Failure to pre-authorize will result in up to a \$500 reduction for admissions <b>approved</b> as Medically Necessary.
	Habilitation services	Not covered	Not covered	Admissions <b>not approved</b> as Medically Necessary will not be covered and the covered person will be responsible for 100% of the non-covered charges.
		Skilled nursing care	No charge	20% co-insurance
Durable medical equipment Hospice Service	20% coinsurance No charge	30% coinsurance after deductible Excess UCR charges	-----none----- Coverage is limited to 120 days/calendar year. Pre-authorization required. Failure to pre-authorize will result in up to a \$500 reduction for admissions <b>approved</b> as Medically Necessary. Admissions <b>not approved</b> as Medically Necessary will not be covered and the covered person will be responsible for 100% of the non-covered charges. Pre-authorization is required for all charges exceeding \$1,500. Pre-authorization required.	

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### Excluded Services & Other Covered Services:

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

Workmen's compensation injuries, Infertility, Massage Therapy, Cosmetic Surgery, Habilitation services, Long Term Care, Gym Memberships, Weight Loss Programs, Orthotics, All routine preventive and well care visits with a non participating provider, All durable medical equipment prescribed by a chiropractor, Air and Sea Ambulance Service, Non-Emergency Ambulance Services (for example, from hospital to rehab would not be covered), Services that are deemed to be Investigational and Services that are not Medically Necessary. For Medicare primary members, any services not covered by Medicare will not be covered by the Fund.

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

Wigs, covered up to \$500  
Hearing benefit of \$1,000/family/calendar year  
TMJ benefit \$1,000/person/calendar year  
Full Bony Impacted Wisdom Teeth – Limited benefit  
Nutritional counseling – up to 3 visits per year, participating providers only

#### FOR MEDICARE PRIMARY MEMBERS ONLY

If your Medicare Plan is your primary coverage and the IBEW Local Union102 is your supplement you should be seeking doctors and providers that accept Medicare assignment in order for you to arrive at your lowest out-of-pocket expense. If the provider accepts Medicare assignment and your IBEW Local 102 Plan annual \$400 deductible is satisfied, your IBEW Local 102 Plan will pay the balance of the Medicare approved amount. Deductible waived if providers also participate with Blue Cross/ Blue Shield. Co-pays and coinsurances do not apply. If you use Doctors or Providers who do not accept Medicare assignment and your IBEW Local 102 Plan annual \$400 deductible is satisfied, your IBEW Local 102 Plan will pay you the balance after Medicare, up to the Medicare approved amount. Co-pays and coinsurances do not apply.

Note: If you do not to accept Medicare Part B the Plan will process all claims as if Medicare Part B were chosen and your benefits will be reduced by the amount that Medicare would have paid.

Your IBEW Local 102 Medicare Supplement Plan follows the Medicare Plan of Benefits to determine coverage, therefore if Medicare approves a procedure or service your Local 102 Plan will consider that procedure or service to be covered under the Local 102 Plan. If Medicare does not allow a procedure or service or considers any benefit to be exhausted then your Local 102 Plan will deny the procedure or service as not covered. If any Medicare Benefit is exhausted then that benefit will be considered to be exhausted under your Local 102 Plan as well. The Medicare Guidelines do not apply to the Prescription Card or Dental Plan.

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### 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 1-800-792-3666. 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](http://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](http://www.cciio.cms.gov).

### 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 1-888-423-9102.

For group health coverage subject to ERISA, contact the plan at 1-888-423-9102 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).

### Language access Services:

Spanish: Para obtener asistencia en Español, llame al 888 423-9102

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### 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 \$7,465
- Patient pays \$75

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
<b>Total</b>	<b>\$7,540</b>

Patient pays:	\$75
Deductibles	\$0
Co-pays	\$75
Coinsurance	\$0
Limits or exclusions	\$0
<b>Total</b>	<b>\$75</b>

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

- Amount owed to providers: \$5,400
- Plan pays \$5,325
- Patient pays \$75

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
<b>Total</b>	<b>\$5,400</b>

Patient pays:	\$75
Deductibles	\$0
Co-pays	\$75
Coinsurance	\$0
Limits or exclusions	\$0
<b>Total</b>	<b>\$75</b>

## 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.