




This 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, go to [www.825funds.org](http://www.825funds.org) or call 1-973-671-6800. 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 [www.dol.gov/ebsa/healthreform.com](http://www.dol.gov/ebsa/healthreform.com) or call 1-973-671-6800 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	<u>PPO</u> : \$0 <u>Non-PPO</u> : \$200/individual; \$600/family.	<u>PPO</u> : See the Common Medical Events Chart below for your costs for services this <u>plan</u> covers. <u>Non-PPO</u> : 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> .
Are there services covered before you meet your <u>deductible</u> ?	<u>PPO</u> : Not Applicable <u>Non-PPO</u> : Yes.	<u>PPO</u> : This <u>plan</u> does not have a <u>deductible</u> for <u>in-network</u> services. <u>Non-PPO</u> : 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.
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	Not applicable.	This <u>plan</u> does not have an <u>out-of-pocket limit</u> on your expenses.
What is not included in the <u>out-of-pocket limit</u> ?	Not applicable.	This <u>plan</u> does not have an <u>out-of-pocket limit</u> on your expenses
Will you pay less if you use a <u>network provider</u> ?	Yes. See <a href="http://www.825funds.org">www.825funds.org</a> or call 973-671-6800 for a list of <u>providers</u> .	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</u> network. You will pay the most if you use a non-PPO <u>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 PPO <u>provider</u> might use a non-PPO <u>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 permission from this <u>plan</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
		PPO Provider (You will pay the least)	Non-PPO Provider (You will pay the most)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$15 <u>copay</u> /visit	\$15 <u>copay</u> /visit, then 20% <u>coinsurance</u> , plus <u>balance billing</u>	None.
	<u>Specialist</u> visit	\$15 <u>copay</u> /visit	\$15 <u>copay</u> /visit, then 20% <u>coinsurance</u> , plus <u>balance billing</u>	None.
	Other practitioner office visit	Chiropractic: \$15 <u>copay</u> /visit	\$15 <u>copay</u> /visit, then 20% <u>coinsurance</u> , plus <u>balance billing</u>	Covered services include X-rays, manipulation and subluxation of spine only; maximum 52 visits/person per calendar year.
	<u>Preventive care/screening/immunization</u>	\$15 <u>copay</u> /visit; \$25 <u>copay</u> /diagnostic	\$15 <u>copay</u> /visit; \$25 <u>copay</u> /diagnostic, then 20% <u>coinsurance</u> , plus <u>balance billing</u>	None.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	X-ray: \$25 <u>copay</u> /x-ray Laboratory: \$10 <u>copay</u> /test	X-ray: \$25 <u>copay</u> /x-ray Laboratory: \$10 <u>copay</u> /test, then 20% <u>coinsurance</u> , plus <u>balance billing</u>	Coverage for genetic testing limited to amniocentesis, BRCA1 and BRCA2, Oncotype DX breast cancer assay, and cystic fibrosis carrier screening. Only one \$25 <u>copay</u> and one \$10 <u>copay</u> apply daily.
	Imaging (CT/PET scans, MRIs)	\$25 <u>copay</u> /test	\$25 <u>copay</u> /test, then 20% <u>coinsurance</u> , plus <u>balance billing</u>	Maximum payment is \$500/site for MRI performed on other than brain, brain stem & cervical spinal cord. Only one <u>copay</u> applies daily.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		PPO Provider (You will pay the least)	Non-PPO Provider (You will pay the most)	
If you need drugs to treat your illness or condition	Generic drugs	Not covered	Not covered	Except for chemotherapy medications, you must pay 100% of these expenses, even <u>in-network</u> .
	Preferred brand drugs			
	Non-preferred brand drugs			
	<u>Specialty drugs</u>			
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Facility fee: \$25 <u>copay</u> /incident	Outpatient hospital facility fee: \$25 <u>copay</u> /incident; <u>deductible</u> does not apply. Ambulatory surgical center: Not covered	Precertification is required. <u>Out-of-network</u> ambulatory surgical centers are not covered
	Physician/surgeon fees	When surgical fee is greater than \$100: \$25 <u>copay</u> /surgical encounter; When surgical fee is \$100 or less: \$10 <u>copay</u> /surgical encounter	When surgical fee is greater than \$100: \$25 <u>copay</u> /surgical encounter; When surgical fee is \$100 or less: \$10 <u>copay</u> /surgical encounter, then 20% <u>coinsurance</u> , plus <u>balance billing</u>	Precertification is required. If more than one operation in same field or through one incision, the maximum benefit is amount payable for the primary surgery. If operations in different fields with separate incisions, maximum benefit is 100% for the primary surgery and 50% for the second & subsequent procedures. For procedures that do not add significant time or complexity, benefit reduced to 25%.
If you need immediate medical attention	<u>Emergency room care</u>	\$25 <u>copay</u> /incident (facility)	\$25 <u>copay</u> /incident (facility); <u>deductible</u> does not apply	Precertification for emergency treatment required within 2 days following treatment.
	<u>Emergency medical transportation</u>	Basic Life Support: Balances over \$700/trip Advanced Life Support: Balances over \$1,000/trip	Basic Life Support: Balances over \$700/trip Advanced Life Support: Balances over \$1,000/trip; <u>deductible</u> does not apply	Coverage limited to \$700 <u>Plan</u> Allowance/trip (Basic Life Support) and \$1,000 <u>Plan</u> Allowance/trip (Advanced Life Support).
	<u>Urgent care</u>	No charge (physician care)	No charge (physician care)	<u>Provider's</u> specialty must be emergency care and services must be billed with codes denoting emergency services.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		PPO Provider (You will pay the least)	Non-PPO Provider (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	\$25 <u>copay</u> /confinement	\$500 <u>copay</u> /confinement, then 30% <u>coinsurance</u> , plus <u>balance billing</u> ; <u>deductible</u> does not apply	Limited to 365 days per illness/injury. Precertification required.
	Physician/surgeon fees	Physician: \$15 <u>copay</u> /visit; Surgeon: \$25/surgical encounter	\$15 <u>copay</u> /visit; \$25 <u>copay</u> /surgical encounter, then 20% <u>coinsurance</u> , plus <u>balance billing</u> .	If more than one operation in same field or through one incision, maximum benefit is amount payable for primary surgery. If operations in different fields with separate incisions, maximum benefit is 100% for the primary surgery and 50% for the second & subsequent procedures. For procedures that do not add significant time or complexity, amount payable is 25%.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Facility: \$15 <u>copay</u> /treatment plan Physician: \$15 <u>copay</u> /visit	Facility: \$15 <u>copay</u> /treatment plan; <u>deductible</u> does not apply Physician: \$15 <u>copay</u> /visit, then 20% <u>coinsurance</u> , plus <u>balance billing</u> ; deductible does not apply	Precertification is required for all inpatient admissions, partial hospitalizations and intensive outpatient treatment.
	Inpatient services	Facility: \$25 <u>copay</u> /confinement Physician visits: No charge	Facility: \$500/confinement, then 30% <u>coinsurance</u> , plus <u>balance billing</u> ; <u>deductible</u> does not apply Physician visits: 20% <u>coinsurance</u> , plus <u>balance billing</u> ; <u>deductible</u> does not apply	Precertification is required for all inpatient admissions, partial hospitalizations and intensive outpatient treatment.
If you are pregnant	Office visits	\$15 <u>copay</u> /visit	\$15 <u>copay</u> /visit, then 20% <u>coinsurance</u> , plus <u>balance billing</u> .	Limited to a member and legal spouse of a member provided delivery occurs while considered an eligible participant of the <u>Plan</u> . Maternity services not covered for dependent children. <u>Plan</u> considers 50% of fee of obstetrician for certified mid-wife.
	Childbirth/delivery professional services	\$25 <u>copay</u> /delivery	\$25 <u>copay</u> , then 20% <u>coinsurance</u> , plus <u>balance billing</u> .	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		PPO Provider (You will pay the least)	Non-PPO Provider (You will pay the most)	
	Childbirth/delivery facility services	\$25 <u>copay</u> /facility charge	\$500 <u>copay</u> /confinement, then 30% <u>coinsurance</u> , plus <u>balance billing</u> ; <u>deductible</u> does not apply	
If you need help recovering or have other special health needs	<u>Home health care</u>	No charge	20% <u>coinsurance</u> , plus <u>balance billing</u> .	Precertification required. Custodial care not covered.
	<u>Rehabilitation services</u>	Speech: \$15 <u>copay</u> /visit for visits 1-24; \$25 <u>copay</u> /visit thereafter; Physical Therapy and Cardiac Rehab: \$15 <u>copay</u> for initial eval. and reeval.	Speech: \$15 <u>copay</u> /visit for visits 1-24; \$25 <u>copay</u> /visit thereafter; Physical Therapy and Cardiac Rehab: \$15 <u>copay</u> for initial eval. and reeval., then 20% <u>coinsurance</u> , plus <u>balance billing</u> .	Physical therapy: Must be prescribed by a M.D. or D.O. & rendered by a physician or licensed physical therapist under the orders of a physician. Limited to 36 sessions per illness or injury. Further treatment subject to Medical Director approval.
	<u>Habilitation services</u>	Not covered	Not covered	You must pay 100% of these expenses, even <u>in-network</u> .
	<u>Skilled nursing care</u>	\$25 <u>copay</u> /confinement	\$500 <u>copay</u> /confinement, then 30% <u>coinsurance</u> , plus <u>balance billing</u> ; <u>deductible</u> does not apply	Precertification required. Subacute care must start within 7 days after stay of at least 5 consecutive days in hospital. Limited to 100 days per condition.
	<u>Durable medical equipment</u>	No charge	20% <u>coinsurance</u> , plus <u>balance billing</u> .	Precertification required. Must <u>be medically necessary</u> .
	<u>Hospice services</u>	No charge	Balances over \$200 daily limit	Precertification required. Limited to the terminally ill.
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	You must pay 100% of these expenses, even <u>in-network</u> .
	Children's glasses	Not covered	Not covered	You must pay 100% of these expenses, even <u>in-network</u> .
	Children's dental check-up	Not covered	Not covered	You must pay 100% of these expenses, even <u>in-network</u> .

### 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.)

- Cosmetic surgery
- Dental care (Adult and Child)
- Habilitation services
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Prescription Drugs
- Routine eye care (Adult and Child)

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

- Acupuncture (Precertification required; except when used as substitute for anesthesia, benefits subject to \$6,000/calendar year maximum)
- Bariatric surgery (Precertification required; covered for morbid obesity)
- Chiropractic care (Maximum 52 visits/calendar year by a licensed chiropractor -including X-rays)
- Hearing aids (Limited to \$1,500/aid)
- Infertility treatment (Precertification required; except for artificial insemination and standard dosages, lengths of treatment and cycles of therapy of prescription drugs, treatment limited to \$2,000 per 12-month period)
- Private-duty nursing (Precertification required; must be rendered by non-relative)
- Routine foot care (Maximum \$750 per calendar year)
- Weight loss programs (Precertification required; covered for morbid obesity)

**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 these agencies is: the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://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](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 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 Fund Office at Operating Engineers Local 825 Fund Service Facilities, 65 Springfield Avenue, 2nd Floor, Springfield, NJ 07081 or via phone at 1-973-671-6800. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).

#### Does this plan provide Minimum Essential Coverage? Yes

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

#### 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 1-973-671-6800.

-----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>	\$0
■ <u>Specialist co-pay</u>	\$15
■ Hospital (facility) <u>co-pay</u>	\$25
■ Other <u>co-pay</u>	\$25

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	\$12,800
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In this example, Peg would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$180
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$100
The total Peg would pay is	\$180

### 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>	\$0
■ <u>Specialist co-pay</u>	\$15
■ Hospital (facility) <u>co-pay</u>	\$25
■ Other <u>co-pay</u>	\$25

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	\$7,400
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In this example, Joe would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$220
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$6,040
The total Joe would pay is	\$6,260

### Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$0
■ <u>Specialist co-pay</u>	\$15
■ Hospital (facility) <u>co-pay</u>	\$25
■ Other <u>co-pay</u>	\$25

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	\$1,900
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In this example, Mia would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$750
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$750