



**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.unitedbenefitfund.com](http://www.unitedbenefitfund.com) or by calling 718-416-4020.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	<b>\$0</b> person / <b>\$0</b> family	See the chart starting on page 2 for your costs for services this plan covers.
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> 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?	No.	This plan is a grandfathered group health plan. There is no annual limit on how much you may pay for your share of the cost of covered services.
What is not included in the <u>out-of-pocket limit</u> ?	The plan has no <u>out-of-pocket limit</u> .	There is no <u>out-of-pocket limit</u> . Please see the box above.
Is there an overall annual limit on what the plan pays?	No. There is no overall annual limit on what the plan pays.	<b>Annually, medical claims are paid at 100% of the plan's allowed amount until \$30,000 in claims are paid (per individual or family). Thereafter, claims are paid at 60% of the plan's allowed amount and you are responsible for the remaining costs.</b> 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 <u>Aetna's Preferred Providers (PPO)</u> call 718-416-4020	If you use a <u>PPO</u> doctor or other health care <u>PPO provider</u> , this plan will pay some or all of the costs of covered services. Be aware, your <u>PPO provider</u> or hospital may use a <u>non PPO provider</u> for some services. Plans use the term in-network, preferred, or participating for <u>providers</u> in their <u>network</u> . See the chart starting on page 2 for how this plan pays different kinds of providers.
Do I need a referral to see a <u>specialist</u> ?	No. You don't need a referral to see a specialist.	You can see the specialist of your choice without permission from this plan
Are there services this plan doesn't cover?	Yes.	Some of the services that this plan doesn't cover are listed on page 6. See your policy or plan document for information about <u>excluded services</u> .

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- **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 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 **PPO providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
<b>If you visit a health care provider’s office or clinic</b>	Primary care visit to treat an injury or illness	\$5 copay/visit	\$5 copay/visit plus any amount above the Medicare rate	Primary care practice is family practice, general practice, internal medicine, pediatric, physician assistant and nurse practitioners.
	Specialist visit	\$45 copay/visit	\$45 copay/visit plus any amount above the Medicare rate	Subject to plan limitations.
	Other practitioner office visit	\$45 copay/visit	\$45 copay/visit plus any amount above the Medicare rate	Coverage is limited to 14 visits per year.
	Preventive care/screening/immunization	\$5 copay/visit	\$5 copay/visit plus any amount above the Medicare rate	Subject to plan limitations.
<b>If you have a test</b>	Diagnostic test (x-ray, blood work)	\$5 copay/visit	\$5 copay/visit plus any amount above the Medicare rate	Subject to plan limitations.
	Imaging (CT/PET scans, MRIs)	\$5 copay/visit	\$5 copay/visit plus any amount above the Medicare rate	Pre-certification for all scans except mammography.

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Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
<b>If you need drugs to treat your illness or condition</b>  For more information about <u>prescription drug coverage</u> call 718-416-4020	Generic drugs	\$5 copay	\$5 copay plus any amount above the Medicare rate	Prescription drug benefits are paid at 100% of the plan’s allowed amount until the annual \$3,000 maximum is met (per individual or family). Thereafter, prescription drug claims are paid at 60% of the allowed amount and you are responsible for the remaining costs, if any.
	Brand drugs	\$30 copay	\$30 copay plus any amount above the Medicare rate	Prescription drug benefits are paid at 100% of the plan’s allowed amount until the annual \$3,000 maximum is met (per individual or family). Thereafter, prescription drug claims are paid at 60% of the allowed amount and you are responsible for the remaining costs, if any.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	\$500 copay	\$500 copay plus any amount above the Medicare rate	Pre-certification required.
	Physician/surgeon fees	\$500 copay	\$500 copay plus any amount above the Medicare rate	Pre-certification required. Additional copay for each surgical procedure. If multiple procedures through same incision plan pays highest priced procedure only.
<b>If you need immediate medical attention</b>	Emergency room services	\$250 copay	\$250 copay plus any amount above the Medicare rate	Subject to plan limitations.
	Emergency medical transportation	\$0 copay	\$0 copay	You are responsible for any charge over \$1500.
	Urgent care	\$55 copay	\$55 copay plus any amount above the Medicare rate	Subject to plan limitations.
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	\$500 copay	\$500 copay plus any amount above the Medicare rate	Pre-certification required.

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**United Benefit Fund: Aetna PPO – Sterling Plan –**

**Coverage Period: 1/1/2017 – 12/31/2017**

**Summary of Benefits and Coverage: What this Plan Covers & What it Costs Coverage for: Individual or Family | Plan Type: PPO**

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
	Physician/surgeon fee	\$500 copay	\$500 copay plus any amount above the Medicare rate	Pre-certification required. Additional copay for each surgical procedure. If multiple procedures through same incision plan pays highest priced procedure only.
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Mental/Behavioral health outpatient services	Not Covered.	Not Covered.	————None————
	Mental/Behavioral health inpatient services	Not Covered.	Not Covered.	————None————
	Substance use disorder outpatient services	Not Covered.	Not Covered.	————None————
	Substance use disorder inpatient services	Not Covered.	Not Covered.	————None————
<b>If you are pregnant</b>	Prenatal and postnatal care	\$45 copay	\$45 copay plus any amount above the Medicare rate	Subject to plan limitations.
	Delivery and all inpatient services	\$45 copay	\$45 copay plus any amount above the Medicare rate	Pre-certification required.
<b>If you need help recovering or have other special health needs</b>	Home health care	\$45 copay	\$45 copay plus any amount above the Medicare rate	Pre-certification is required. 200 day maximum.
	Rehabilitation services	\$45 copay	\$45 copay plus any amount above the Medicare rate	Subject to plan limitations.
	Habilitation services	Not Covered.	Not Covered.	————None————
	Skilled nursing care	Not Covered.	Not Covered.	————None————
	Durable medical equipment	\$5 copay	\$5 copay plus any amount above the Medicare rate	Pre-certification required. \$1500 annual maximum for non-essential DME.
	Hospice service	\$45 copay	\$45 copay plus any amount above the Medicare rate	210 days lifetime maximum.
<b>If your child needs dental or eye care</b>	Eye exam	Not covered	Not covered	See your United HealthCare leaflet for covered vision services..

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Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
	Glasses	Not covered	Not covered	See your United HealthCare leaflet for covered vision services.
	Dental check-up	Not covered	Not covered	—————None—————

**Excluded Services & Other Covered Services:**

<b>Services Your Plan Does NOT Cover</b> (This isn't a complete list. Check your policy or plan document for other <u>excluded services</u> .)		
<ul style="list-style-type: none"> <li>• Acupuncture</li> <li>• Cosmetic surgery</li> <li>• Routine Adult Dental Care</li> <li>• Infertility treatment</li> </ul>	<ul style="list-style-type: none"> <li>• Habilitation Services</li> <li>• Long-term care</li> <li>• Mental health, behavioral health and substance abuse</li> </ul>	<ul style="list-style-type: none"> <li>• Private-duty nursing</li> <li>• Routine foot care</li> <li>• Skilled Nursing Care</li> <li>• Weight loss programs</li> </ul>

<b>Other Covered Services</b> (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)		
<ul style="list-style-type: none"> <li>• Bariatric surgery (when medically necessary)</li> <li>• Chiropractic care</li> </ul>	<ul style="list-style-type: none"> <li>• Hearing aids (one device every four years)</li> <li>• Hospice Care</li> </ul>	<ul style="list-style-type: none"> <li>• Non-emergency care when traveling outside the U.S.</li> <li>• Routine eye care</li> </ul>

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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 [contact number]. 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: [contact number] or the Department of Labor’s Employee Benefits Security Administration at 866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) or New York State Department of Insurance at [www.dfs.ny.gov](http://www.dfs.ny.gov). Additionally, a consumer assistance program can help you file your appeal. Contact [www.communityhealthadvocates.org](http://www.communityhealthadvocates.org) or [healthcareombudsman@dc.gov](mailto:healthcareombudsman@dc.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.**

### **Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al **718-416-4020**.

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

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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 \$6,830
- Patient pays \$710

#### 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:

Deductibles	\$0
Copays	\$710
Coinsurance	\$0
Limits or exclusions	\$0
<b>Total</b>	<b>\$710</b>

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

- Amount owed to providers: \$5,400
- Plan pays \$4,920
- Patient pays \$480

#### 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:

Deductibles	\$0
Copays	\$180
Coinsurance	\$0
Limits or exclusions	\$300
<b>Total</b>	<b>\$480</b>

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## 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.

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### 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.

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.

### 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.