



**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.stllaborers.com](http://www.stllaborers.com) or by calling 1-800-489-0228.

Important Questions	Answers	Why this Matters:
What is the overall <b>deductible</b> ?	None.	See the chart starting on page 2 for your costs for services this plan covers.
Are there other <b>deductibles</b> 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 <b>out-of-pocket limit</b> on my expenses?	No.	There's no limit on how much you could pay during a coverage period for your share of the cost of covered services.
What is not included in the <b>out-of-pocket limit</b> ?	This plan has no <b>out-of-pocket limit</b> .	Not applicable because there's no <b>out-of-pocket limit</b> on your expenses
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 <b>network of providers</b> ?	No.	This plan treats <b>providers</b> the same in determining payment for the same services.
Do I need a referral to see a <b>specialist</b> ?	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> .

**Questions:** Call 1-800-489-0228 or visit us at [www.stllaborers.com](http://www.stllaborers.com).

If you are not clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) or call 1-800-489-0228 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 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**.)
- Your cost sharing does not depend on whether a provider is in a network.

Common Medical Event	Services You May Need	Your Cost If You Use a Medicare Provider	Your Cost If You Use a Non-Medicare Provider	Limitations & Exceptions
<b>If you visit a health care <u>provider's</u> office or clinic</b>	Primary care visit to treat an injury or illness	No charge	Amount over the Medicare-approved amount	---none---
	Specialist visit	No charge	Amount over the Medicare-approved amount	---none---
	Other practitioner office visit	No charge	Amount over the Medicare-approved amount	Chiropractic services for subluxation (manipulation) only.
	Preventive care/screening/immunization	No charge	Amount over the Medicare-approved amount	---none---
<b>If you have a test</b>	Diagnostic test (x-ray, blood work)	No charge	Amount over the Medicare-approved amount	---none---
	Imaging (CT/PET scans, MRIs)	No charge	Amount over the Medicare-approved amount	---none---
<b>If you need drugs to treat your illness or condition</b>  More information about <b><u>prescription drug coverage</u></b> is available at <a href="http://www.medimpact.com">www.medimpact.com</a>	Generic drugs		33% co-insurance	Covers up to a 30-day supply (retail) or a 90-day supply (mail order).
	Brand name drugs		33% co-insurance	Covers up to a 30-day supply (retail) or a 90-day supply (mail order).
	Multi-source brand name drugs		33% co-insurance	Covers up to a 30-day supply (retail) or a 90-day supply (mail order).

Common Medical Event	Services You May Need	Your Cost If You Use a Medicare Provider	Your Cost If You Use a Non-Medicare Provider	Limitations & Exceptions
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	No charge	Amount over the Medicare-approved amount	---none---
	Physician/surgeon fees	No charge	Amount over the Medicare-approved amount	---none---
<b>If you need immediate medical attention</b>	Emergency room services	No charge	Amount over the Medicare-approved amount	---none---
	Emergency medical transportation	No charge	Amount over the Medicare-approved amount	---none---
	Urgent care	No charge	Amount over the Medicare-approved amount	---none---
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	No charge	Amount over the Medicare-approved amount	Limited to semi-private room rate.
	Physician/surgeon fee	No charge	Amount over the Medicare-approved amount	---none---
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Mental/Behavioral health outpatient services	No charge	Amount over the Medicare-approved amount	---none---
	Mental/Behavioral health inpatient services	No charge	Amount over the Medicare-approved amount	---none---
	Substance use disorder outpatient services	No charge	Amount over the Medicare-approved amount	---none---
	Substance use disorder inpatient services	No charge	Amount over the Medicare-approved amount	---none---
<b>If you are pregnant</b>	Prenatal and postnatal care	No charge	Amount over the Medicare-approved amount	---none---
	Delivery and all inpatient services	No charge	Amount over the Medicare-approved amount	---none---
<b>If you need help recovering or have other special health needs</b>	Home health care	No charge	Amount over the Medicare-approved amount	---none---
	Rehabilitation services	No charge	Amount over the Medicare-approved amount	---none---
	Habilitation services	No charge	Amount over the Medicare-approved amount	---none---

Common Medical Event	Services You May Need	Your Cost If You Use a Medicare Provider	Your Cost If You Use a Non-Medicare Provider	Limitations & Exceptions
	Skilled nursing care	No charge	Amount over the Medicare-approved amount	---none---
	Durable medical equipment	No charge	Amount over the Medicare-approved amount	---none---
	Hospice service	No charge	Amount over the Medicare-approved amount	---none---
If your child needs dental or eye care	Eye exam	Not covered		
	Glasses	Not covered		
	Dental check-up	Not covered		

### 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.)

- N/A

#### 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.)

- |  |  |  |
|--|--|--|
| <ul style="list-style-type: none"> <li>• Acupuncture, to the extent covered by Medicare</li> <li>• Bariatric surgery, to the extent covered by Medicare</li> <li>• Chiropractic care, , to the extent covered by Medicare</li> <li>• Cosmetic surgery, to the extent covered by Medicare</li> <li>• Dental care (adult) , to the extent covered by Medicare</li> </ul> | <ul style="list-style-type: none"> <li>• Habilitation services, to the extent covered by Medicare</li> <li>• Hearing aids, to the extent covered by Medicare</li> <li>• Long-term care, to the extent covered by Medicare</li> <li>• Non-emergency care when traveling outside the U.S, to the extent covered by Medicare</li> </ul> | <ul style="list-style-type: none"> <li>• Private duty nursing, to the extent covered by Medicare</li> <li>• Routine eye care (adult) , to the extent covered by Medicare</li> <li>• Routine foot care, to the extent covered by Medicare</li> <li>• Weight loss programs, to the extent covered by Medicare</li> </ul> |
|--|--|--|

## 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 1-800-489-0228. 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: Greater St. Louis Construction Laborers' Welfare Fund, 2357 59th Street, St. Louis, MO 63110, 1-800-489-0228, or the Department of Labor's Employee Benefit Security Administration at 1-866-444-EBSA (3272). Additionally, a consumer assistance program can help you file your appeal. Contact the Missouri Department of Insurance, 301 W. High Street, Room 830, Harry S. Truman State Office Building, Jefferson City, MO 65101, 1-800-726-7390, or visit the website at [www.insurance.mo.gov](http://www.insurance.mo.gov), or email [consumeraffairs@insurance.mo.gov](mailto:consumeraffairs@insurance.mo.gov).

---

*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 \$7,474
- Patient pays \$66

#### 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	\$0
Coinsurance	\$66
Limits or exclusions	\$0
<b>Total</b>	<b>\$66</b>

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

- Amount owed to providers: \$5,400
- Plan pays \$4,443
- Patient pays \$957

#### 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	\$0
Coinsurance	\$957
Limits or exclusions	\$0
<b>Total</b>	<b>\$957</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.

**Questions:** Call 1-800-489-0228 or visit us at [www.stllaborers.com](http://www.stllaborers.com).

If you are not clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) or call 1-800-489-0228 to request a copy.