Teamsters Local 170 HWF: Fallon Select Care Supreme Coverage Period: 01/01/2016 – 12/31/2016

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

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.fallonhealth.org or by calling 1-800-868-5200. A complete SPD can be found at www.teamsters170hwf.com.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	$0	See the chart starting on page 2 for your costs for services this plan covers.
Are there other deductibles for specific services?	No.	You don't have to meet **deductibles** for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out–of–pocket limit on my expenses?	Yes. For covered services with participating providers **$3,000** person **/$6,000** family	The **out-of-pocket limit** 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 out–of–pocket limit?	Premiums, balance-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the **out-of-pocket limit**.
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 *specific* covered services, such as office visits.
Does this plan use a network of providers?	Yes. See fallonhealth.org **or call 1-800-868-5200** for a list of participating providers.	If you use an in-network doctor or other health care **provider**, 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 **provider** for some services. Plans use the term in-network, **preferred**, or participating for **providers** in their **network**. See the chart starting on page 2 for how this plan pays different kinds of **providers**.
Do I need a referral to see a specialist?	Yes.	This plan will pay some or all of the costs to see a **specialist** for covered services but only if you have the plan's permission before you see the **specialist**.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan does not cover are listed in the section *Excluded Services & Other Covered Services.* See your policy or plan document for additional information about **excluded services**.

- **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 in-network **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
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$15 copay/visit	Not covered	——————none——————
	Specialist visit	$20 copay/visit	Not covered	Referral and preauthorization required for certain covered services.
	Other practitioner office visit	$15 copay/visit with a PCP and certain other providers; $20 copay/visit with a specialist	Not covered	Chiropractic care limited to 20 visits per benefit period. Referral and preauthorization required for certain covered services.
	Preventive care/screening/immunization	No charge	Not covered	——————none——————
If you have a test	Diagnostic test (x-ray, blood work)	No charge	Not covered	——————none——————
	Imaging (CT/PET scans, MRIs)	No charge	Not covered	Referral and preauthorization required for certain covered services.

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
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at **fallonhealth.org**.	Tier 1 plus Mail Order	$10 copay/prescription (retail and emergency); $5 copay/prescription (mail order)	$10 copay /prescription (emergency)	Retail covers up to a 30-day supply; Emergency services covers up to a 14-day supply; Mail order covers up to a 90 day supply.
	Tier 2 plus Mail Order	$15 copay/prescription (retail and emergency); $15 copay/prescription (mail order)	$15 copay /prescription (emergency)	Retail covers up to a 30-day supply; Emergency services covers up to a 14-day supply; Mail order covers up to a 90 day supply.
	Tier 3 plus Mail Order	$15 copay/prescription (retail and emergency); $15 copay/prescription (mail order)	$15 copay /prescription (emergency)	Retail covers up to a 30-day supply; Emergency services covers up to a 14-day supply; Mail order covers up to a 90 day supply.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	Not covered	Referral and preauthorization required for certain covered services
	Physician/surgeon fees	No charge	Not covered	Referral and preauthorization required for certain covered services
If you need immediate medical attention	Emergency room services	$100 copay/visit	$100 copay/visit	——————none——————
	Emergency medical transportation	No charge	No charge	——————none——————
	Urgent care	$15 copay/visit	$15 copay/visit	——————none——————
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	Not covered	Referral and preauthorization required for certain covered services
	Physician/surgeon fee	No charge	Not covered	Referral and preauthorization required for certain covered services

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
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	$15 copay/visit	Not covered	Referral and preauthorization required for certain covered services
	Mental/Behavioral health inpatient services	No charge	Not covered	Referral and preauthorization required for certain covered services
	Substance use disorder outpatient services	$15 copay/visit	Not covered	Referral and preauthorization required for certain covered services
	Substance use disorder inpatient services	No charge	Not covered	Referral and preauthorization required for certain covered services
If you are pregnant	Prenatal and postnatal care	$15 copay/visit	Not covered	For prenatal care, you pay an office visit copay for your first visit only.
	Delivery and all inpatient services	No charge	Not covered	Referral and preauthorization required for certain covered services
If you need help recovering or have other special health needs	Home health care	No charge	Not covered	——————none——————
	Rehabilitation services	$15 copay /visit in an office	Not covered	Short term physical and occupational therapy limited to 60 non-consecutive visits per illness or injury per year. Referral and preauthorization required for certain covered services
	Habilitation services	$15 copay /visit in an office	Not covered	Referral and preauthorization required for certain covered services
	Skilled nursing care	No charge	Not covered	Up to 100 days per year. Referral and preauthorization required for certain covered services
	Durable medical equipment	30% coinsurance	Not covered	Referral and preauthorization required for certain covered services
	Hospice service	No charge	Not covered	Referral and preauthorization required for certain covered services
If your child needs dental or eye care	Eye exam	No charge – Benefits are "Excepted Benefits" and are covered through a Davis Vision plan	70% co-insurance	Once every year through Davis Vision

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	No charge – Benefits are "Excepted Benefits" and are covered through a Davis Vision Plan	No coverage outside of Davis Vision's Frame Collection	Once every year through Davis Vision. Must choose from Davis Vision's Frame Collection for $0 copayment. Other limitations may apply
	Dental check-up	No charge- Benefits are "Excepted Benefits" and are covered through a BCBSMA Dental Plan	Amount billed by provider above allowed amount	Covered through dental plans

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.)

- Acupuncture
- Cosmetic Surgery
- Long-Term Care
- Non-Emergency Care When Traveling Outside the U.S.
- Private-Duty Nursing
- Routine Foot Care

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.)

- Bariatric Surgery
- Chiropractic Care (limited to 20 visits per benefit period)
- Dental Care (Adult and Children): Benefits are "Excepted Benefits" through BCBSMA Dental Plans. Please see Att # 8 & #9 of SPD (Dental Blue Freedom Summary of Benefits)
- Hearing Aids (see Schedule of Benefits/Member Handbook)
- Infertility Treatment
- Routine eye care (Adult and Children): Benefits are "Excepted Benefits". Coverage through Davis Vision Please see Att #10 of SPD (Vision Care Benefit Description)
- Weight Loss and Fitness Programs

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 1-800-868-5200. 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, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or 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: Fallon Health and Life Assurance Company, Member Appeals and Grievances Department, 10 Chestnut Street, Worcester, MA, 01608, 1-800-868-5200, ext. 69950, grievance@fchp.org. Additionally, a consumer assistance program can help file your appeal. Contact Health Care for All, 30 Winter St., Ste. 1004, Boston, MA 02108, 1-800-272-4232, www.massconsumerassistance.org. Group members may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

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 or policy 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 al1-800-868-5200.

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** $7,480
- **Patient pays** $60

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
Total	**$7,540**

Patient pays:

Deductibles	$0
Copays	$30
Coinsurance	$0
Limits or exclusions	$30
Total	**$60**

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

- **Amount owed to providers:** $5,400
- **Plan pays** $4,570
- **Patient pays** $830

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
Total	**$5,400**

Patient pays:

Deductibles	$0
Copays	$790
Coinsurance	$0
Limits or exclusions	$40
Total	**$830**

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.