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.4thdistricthealthfund.com or by calling 1-888-466-9094.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	**$1,050** individual/**$3,150** family (in-network) and **$2,100** individual/**$6,300** family (out-of-network) Does not apply to preventive care and drugs.	You must pay all of the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the **deductible** starts over (usually, but not always, January 1st). See the chart starting on page 2 for information on how much you pay for covered services after you meet the **deductible**.
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 medical in-network providers **$2000** indiv/**$4000** family Prescription in-network **$4600** indiv/$**9200** family . For all out-of-network: **unlimited**	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 items, and charges for health care this plan does not 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 expenses, such as office visits.
Does this plan use a network of providers?	**Yes.** Call 1-800-810-blue or got to www.anthem.com	If you use an **in-network** doctor or other health care **provider**, this plan will pay some or all of the costs of the covered services. Be aware, your **in-network** doctor or hospital may use a 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?	**No**	You can see the **specialist** 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 5. See your plan document for additional information about **excluded services.**

Questions: Call 1-888-466-9094 or visit us at www.4thdistricthealthfund.com If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.cciio.cms.gov or call 1-800-888-466-9094 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**.)
- 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 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	20% **co-insurance**	40% **coinsurance**	None
	Specialist visit	20% **co-insurance**	40% **coinsurance**	None
	Other practitioner office visit	20% **co-insurance**	40% **coinsurance**	Chiropractic care limited to $500 per calendar year
	Preventive care/screening/immunization	No cost to you	100% of cost	No benefits are payable for charges from a non-network **provider** or for treatment of an illness or injury.
If you have a test	Diagnostic test (x-ray, blood work)	No cost to you	40% **coinsurance**	None
	Imaging (CT/PET scans, MRIs)	20% **co-insurance**	40% **coinsurance**	Prior authorization may be required for some tests.

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 1-800-228-2181.	Generic drugs	10% **copayment** (retail); $15 **co-payment** (mail order)	100% of cost	$10 minimum (retail); $100 maximum (retail)
	Preferred brand drugs	20% **copayment** (retail); 20% **co-payment** (mail order)	100% of cost	$15 minimum (retail); $40 minimum (mail order); $100 maximum (retail); $200 maximum (mail order) Step therapy program may apply.
	Non-preferred brand drugs	30% **copayment** (retail); 30% **co-payment** (mail order)	100% of cost	$30 minimum (retail); $60 minimum (mail order); $100 maximum (retail); $200 maximum (mail order) Step theraphy program may apply.
	Specialty drugs	30% **copayment** (retail); 30% **co-payment** (mail order)	100% of cost	May be limited to a 30-day supply by Sav-Rx.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% **co-insurance**	40% **coinsurance**	None
	Physician/surgeon fees	20% **co-insurance**	40% **coinsurance**	None
If you need immediate medical attention	Emergency room services	20% **co-insurance**	40% **coinsurance**	None
	Emergency medical transportation	20% **co-insurance**	40% **coinsurance**	None
	Urgent care	20% **co-insurance**	40% **coinsurance**	First $300 paid at 100% per accident
If you have a hospital stay	Facility fee (e.g., hospital room)	20% **co-insurance**	40% **coinsurance**	None
	Physician/surgeon fee	20% **co-insurance**	40% **coinsurance**	None
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	20% **co-insurance**	40% **coinsurance**	None
	Mental/Behavioral health inpatient services	20% **co-insurance**	40% **coinsurance**	None
	Substance use disorder outpatient services	20% **co-insurance**	40% **coinsurance**	None
	Substance use disorder inpatient services	20% **co-insurance**	40% **coinsurance**	None

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 are pregnant	Prenatal and postnatal care	20% **co-insurance**	40% **coinsurance**	Applies to female employee or spouse only
	Delivery and all inpatient services	20% **co-insurance**	40% **coinsurance**	Applies to female employee or spouse only
If you need help recovering or have other special health needs	Home health care	20% **co-insurance**	40% **coinsurance**	None
	Rehabilitation services	20% **co-insurance**	40% **coinsurance**	None
	Habilitation services	20% **co-insurance**	40% **coinsurance**	None
	Skilled nursing care	20% **co-insurance**	40% **coinsurance**	Limited to $50,000 for attendance of a registered graduate nurse in the home
	Durable medical equipment	20% **co-insurance**	40% **coinsurance**	None
	Hospice service	20% **co-insurance**	40% **coinsurance**	None
If your child needs dental or eye care	Eye exam	No cost to you	Amount charged above $30	Limited to 1 exam per calendar year
	Glasses	Not covered	100% of cost	Not covered
	Dental check-up	No cost to you	No cost to you	Limited to 2 exams per calendar year

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, unless necessary to correct a birth deformity or the result of an accidental injury
- Infertility treatment
- Long-term care
- Routine foot care
- Weight loss programs

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 to treat morbid obesity
- Chiropractic care, limited to $500 per calendar year
- Dental care for adults
- Hearing aids for children less than age 18, limited to $1,500 lifetime
- Non-emergency care when traveling outside the U.S.
- Private duty nursing
- Routine eye care (adult examination)

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending on the circumstance, 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 1-888-466-9094. 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 the Fund Office at 1-888-466-9094. You may also contact the U. S. Department of Labor, Employee benefits Security Administration at 1-866-444-3272 or www.dol.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.**

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** $5,269
- **Patient pays** $2,271

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	$1,050
Copays	$55
Coinsurance	$1,136
Limits or exclusions	$30
Total	**$2,271**

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

- **Amount owed to providers:** $5,400
- **Plan pays** $3,226
- **Patient pays** $2,174

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	$1,050
Copays	$902
Coinsurance	$21
Limits or exclusions	$201
Total	**$2,174**

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.