The 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.iatsenbf.org or call 1-800-456-3863. 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 or call the Fund Office at 1-800-456-3863 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	$3,000 Individual/$7,500 Family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. Preventive care and primary care services, exams, evaluations and consultations, prescription drug, and emergency room visits.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/
Are there other deductibles for specific services?	No	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	$6,550 Individual/$13,100 Family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Penalties for failure to obtain preauthorization for services, premiums, and health care this plan doesn't cover and dental and optical benefits.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. See www.empireblue.com or call 1-800-553-9603 for a list of In-Network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the full cost if you use an out-of-network provider. Be aware your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No	You can see the specialist you choose without a referral.

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
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	First 3 visits covered at 100%, deductible does not apply; 4th and subsequent visits subject to the deductible and 50% coinsurance	Not covered	Hospital based clinic visits are not covered Chiropractor services are not covered. You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive, then check what your plan will pay for.
	Specialist visit	50% coinsurance	Not covered	
	Preventive care/screening/ immunization	No charge	Not covered	
If you have a test	Diagnostic test (x-ray, blood work)	50% coinsurance	Not covered	Failure to obtain preauthorization for x-rays and other imaging may result in no coverage or reduced coverage.
	Imaging (CT/PET scans, MRIs)	50% coinsurance	Not covered	
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.iatsenbf.org	Generic drugs	50% coinsurance	Not covered	Certain drugs are subject to prior authorization, coverage limits, clinical programs, safety monitoring and quantity limits. Medications that can be obtained without a prescription (over-the-counter medications) are not covered except for ACA-required preventive medications. No charge for FDA-approved generic contraceptives (or brand name contraceptives if a generic is medically inappropriate) and other ACA-required preventive medications. Over-the-counter medications are only covered with a prescription. Certain drugs not in the formulary are excluded. If you choose to obtain a brand-name drug when a generic equivalent is available, you will be charged the generic drug copayment and
	Brand-name drugs with no generic equivalent	50% coinsurance	Not covered	
	Brand-name drugs with a generic equivalent available	50% coinsurance	Not covered	
	Specialty drugs	Retail: 50% coinsurance. There is a maximum copayment of $200 per script for specialty drugs Mail Order: 50% coinsurance	Not covered	

				the full difference in cost between the generic drug and the brand-name drug. There is an appeals process that allows your doctor to provide information showing the medical necessity for the brand-name drug.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	50% coinsurance	Not covered	Failure to obtain preauthorization may result in no coverage or reduced benefits.
	Physician/surgeon fees	50% coinsurance.	Not covered	
If you need immediate medical attention	Emergency room care	$250 copayment/visit	$250 copayment/visit	If admitted within 24 hours, the ER copayment is waived.
	Emergency medical transportation	50% coinsurance;	Not covered	None.
	Urgent care	50% coinsurance	Not covered	
If you have a hospital stay	Facility fee (e.g., hospital room)	$200 copayment per day for ten days, then no charge	Not covered	Failure to obtain preauthorization may result in no coverage or reduced benefits. Skilled nursing facilities are not covered.
	Physician/surgeon fees	50% coinsurance	Not covered	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	First 3 visits covered at 100%, deductible does not apply; 4th and subsequent visits subject to the deductible and 50% coinsurance	Not covered	Failure to obtain preauthorization for outpatient facilities may result in no coverage or reduced benefits.
	Inpatient services	$200 Copayment per day for ten days, then no charge	Not covered	Failure to obtain preauthorization may result in no coverage or reduced benefits.
If you are pregnant	Office visits	50% coinsurance	Not covered	Cost sharing does not apply for preventive screening services. Maternity care may include tests and services described somewhere else in the SBC (i.e., ultrasound).
	Childbirth/delivery professional services	50% coinsurance	Not covered	

	Childbirth/delivery facility services	50% coinsurance	Not covered	
If you need help recovering or have other special health needs	Home health care	50% coinsurance	Not covered	Coverage is limited to 200 visits per calendar year (a visit equals four hours of care).
	Rehabilitation services	Inpatient copayment of $200 per day for ten days, then no charge	Not covered	Inpatient physical therapy or rehabilitation stays are limited to 30 days per year. Outpatient Occupational, Physical, Speech and Vision Rehabilitation therapy is not covered.
	Habilitation services	Inpatient copayment of $200 per day for ten days, then no charge	Not covered	
	Skilled nursing care	Not covered	Not covered	
	Durable medical equipment	50% coinsurance	Not covered	Failure to obtain preauthorization may result in no coverage or reduced benefits.
	Hospice services	50% coinsurance	Not covered	Coverage is limited to 210 days per lifetime.
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	You must pay 100% of this service.
	Children's glasses	Not covered	Not covered	
	Children's dental check-up	Not covered	Not covered	

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.)

- Acupuncture
- Chiropractic care
- Cosmetic surgery
- Dental care (Adult & Child)
- Hearing aids
- Long term care
- Private duty nursing
- Routine eye care (Adult & Child)
- Routine foot care
- Weight loss program (expect as required by the health law reform)

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

- Bariatric surgery
- Infertility treatment
- Most coverage provided outside the United States. See www.bcbs.com/bluecardworldwide

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 those agencies is: the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or 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 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: IATSE National Health and Welfare Fund, 417 Fifth Avenue, New York, NY 10016-2204 or call 1-800-456-FUND (3863) or Empire Blue Cross and Blue Shield, P.O. Box 1407, Church Street Station, New York, NY 10008-1407 or call 1-800-553-9603.

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 1-800-553-9603.
Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-553-9603.
Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-800-553-9603.
Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-553-9603.

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 plan's overall deductible	$3,000
Specialist coinsurance	50%
Hospital (facility) copay	$200
Other coinsurance	50%

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**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$3,000
Copayments	$0
Coinsurance	$3,550
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$6,610**

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

The plan's overall deductible	$3,000
Specialist coinsurance	50%
Hospital (facility) copay	$200
Other coinsurance	50%

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**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$3,000
Copayments	$0
Coinsurance	$1,740
What isn't covered	
Limits or exclusions	$410
The total Joe would pay is	**$5,150**

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

The plan's overall deductible	$3,000
Specialist coinsurance	50%
Hospital (facility) copay	$200
Other coinsurance	50%

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**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$1,930
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$1,930**

The **plan** would be responsible for the other costs of these EXAMPLE covered services.