

 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. This is only a summary. For more information about your coverage, including a complete copy of the [plan's](#) Summary Plan Description (SPD), visit [www.lumberfund.org](http://www.lumberfund.org) or call 1-800-824-4427. 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](http://www.dol.gov/ebsa/healthreform) or call 1-800-824-4427 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	\$0 for PPO providers, \$150/person or \$450/family for non-PPO providers	Generally, you must pay all of the costs from non-PPO <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	No.	You will have to meet the <a href="#">deductible</a> before the plan pays for any services.
Are there other <a href="#">deductibles</a> for specific services?	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	\$6,600/person or \$13,200/family per calendar year for PPO providers and your cost-sharing for prescription drugs. There is no out-of-pocket limit for non-PPO providers.	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services for PPO providers. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met. This <a href="#">plan</a> does not have an <a href="#">out-of-pocket limit</a> on your expenses for non-PPO <a href="#">providers</a> .
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Coinsurance</a> and <a href="#">balance-billed</a> charges for non-PPO providers, and health care that this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. For a list of PPO providers, visit <a href="http://www.bluecrossca.com">www.bluecrossca.com</a> or call 1-800-824-4427.	This <a href="#">plan</a> uses a PPO <a href="#">provider network</a> . You will pay less if you use a PPO <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use a non-PPO/ <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware your PPO <a href="#">network provider</a> might use a non-PPO/ <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .

 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
		PPO Provider (You will pay the least)	Non-PPO Provider (You will pay the most)	
If you visit a health care <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	15% <a href="#">coinsurance</a> (of Contract Rate)	30% <a href="#">coinsurance</a> (of Covered Charges <sup>1</sup> )	-----none-----
	<a href="#">Specialist</a> visit	15% <a href="#">coinsurance</a> (of Contract Rate)	30% <a href="#">coinsurance</a> (of Covered Charges <sup>1</sup> )	-----none-----
	<a href="#">Preventive care/screening/immunization</a>	No Charge	30% <a href="#">coinsurance</a> (of Covered Charges <sup>1</sup> )	Covered to the extent recommended in guidelines by the U.S. Preventive Care Task Force, Centers for Disease Control and Prevention, and the Health Resources and Services Administration, as applicable. You may have to pay for services that are not preventive. Ask your provider if the services needed are preventive.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	15% <a href="#">coinsurance</a> (of Contract Rate)	30% <a href="#">coinsurance</a> (of Covered Charges <sup>1</sup> )	-----none-----
	Imaging (CT/PET scans, MRIs)	15% <a href="#">coinsurance</a> (of Contract Rate)	30% <a href="#">coinsurance</a> (of Covered Charges <sup>1</sup> )	-----none-----
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.optumrx.com">www.optumrx.com</a>	Generic drugs	\$10 copay / prescription (retail and mail order)	Not Covered	Covers up to a 30-day supply (retail prescription); 31-90 day supply (mail order prescription). Certain compound medications are excluded from coverage (i.e., non-FDA approved bulk chemicals, bulk chemicals for vitamins/supplements typically available over-the-counter, products for cosmetic uses, and ingredients used in compounding topical
	Formulary brand drugs	\$20 copay / prescription (retail) \$30 copay / prescription (mail order)	Not Covered	

<sup>1</sup> For non-PPO services, "Covered Charges" are limited to the lesser of the service provider's charge or the 50<sup>th</sup> percentile allowed in the Context 4 Healthcare (UCR) database.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		PPO Provider (You will pay the least)	Non-PPO Provider (You will pay the most)	
	Non-formulary brand drugs	\$40 copay / prescription (retail) \$50 copay / prescription (mail order)	Not Covered	formulations not approved by the FDA for this route of administration). Any covered compound medications costing \$50 or more require prior authorization from OptumRx.
	<a href="#">Specialty drugs</a>	\$30 copay / prescription (mail order only)	Not Covered	Covers up to a 30-day supply (mail order prescription only). Your doctor must obtain prior authorization from OptumRx or your specialty drug will not be covered.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	15% <u>coinsurance</u> (of Contract Rate)	30% <u>coinsurance</u> (of Covered Charges <sup>1</sup> )	-----none-----
	Physician/surgeon fees	15% <u>coinsurance</u> (of Contract Rate)	30% <u>coinsurance</u> (of Covered Charges <sup>1</sup> )	-----none-----
If you need immediate medical attention	<a href="#">Emergency room care</a>	15% <u>coinsurance</u> (of Contract Rate)	15% <u>coinsurance</u> (of Covered Charges <sup>1</sup> )	For non-PPO services, Covered Charges are limited to the lesser of the service provider's charge or the greater of: the median PPO rate, UCR charges, or the Medicare rate.
	<a href="#">Emergency medical transportation</a>	No Charge	30% <u>coinsurance</u> (of Covered Charges <sup>1</sup> )	For non-PPO services, Covered Charges are limited to 50% of the service provider's charge.
	<a href="#">Urgent care</a>	15% <u>coinsurance</u> (of Contract Rate)	30% <u>coinsurance</u> (of Covered Charges <sup>1</sup> )	-----none-----
If you have a hospital stay	Facility fee (e.g., hospital room)	15% <u>coinsurance</u> (of Contract Rate)	30% <u>coinsurance</u> (of Covered Charges <sup>1</sup> )	For non-PPO providers, coverage is limited to \$1,000 per day for medical (including psychiatric/mental health and substance abuse), surgical, maternity, and immediate care; and \$1,550 per day for intensive care unit (ICU).
	Physician/surgeon fees	15% <u>coinsurance</u> (of Contract Rate)	30% <u>coinsurance</u> (of Covered Charges <sup>1</sup> )	-----none-----
If you need mental health, behavioral health, or substance abuse services	Outpatient services	15% <u>coinsurance</u> (of Contract Rate)	30% <u>coinsurance</u> (of Covered Charges <sup>1</sup> )	-----none-----
	Inpatient services	15% <u>coinsurance</u> (of Contract Rate)	30% <u>coinsurance</u> (of Covered Charges <sup>1</sup> )	For non-PPO providers, hospital/facility coverage is limited to \$1,000 per day.
If you are pregnant	Office visits	15% <u>coinsurance</u> (of Contract Rate)	30% <u>coinsurance</u> (of Covered Charges <sup>1</sup> )	Pregnancy benefits for dependent children are limited to complications of pregnancy.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		PPO Provider (You will pay the least)	Non-PPO Provider (You will pay the most)	
	Childbirth/delivery professional services	15% <u>coinsurance</u> (of Contract Rate)	30% <u>coinsurance</u> (of Covered Charges <sup>1</sup> )	Pregnancy benefits for dependent children are limited to complications of pregnancy.
	Childbirth/delivery facility services	15% <u>coinsurance</u> (of Contract Rate)	30% <u>coinsurance</u> (of Covered Charges <sup>1</sup> )	Pregnancy benefits for dependent children are limited to complications of pregnancy. For non-PPO providers, maternity hospital/facility coverage is limited to \$1,000 per day.
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	15% <u>coinsurance</u> (of Contract Rate)	30% <u>coinsurance</u> (of Covered Charges <sup>1</sup> )	-----none-----
	<a href="#">Rehabilitation services</a>	15% <u>coinsurance</u> (of Contract Rate)	30% <u>coinsurance</u> (of Covered Charges <sup>1</sup> )	For non-PPO providers, physical therapy coverage is limited to 40 days per calendar year.
	<a href="#">Habilitation services</a>	Not Covered	Not Covered	-----none-----
	<a href="#">Skilled nursing care</a>	15% <u>coinsurance</u> (of Contract Rate)	30% <u>coinsurance</u> (of Covered Charges <sup>1</sup> )	Coverage only after hospital inpatient admission for at least 3 consecutive days and confined in a skilled nursing, extended care, or convalescent facility within 7 days after discharge from hospital. Limited to 60 days per benefit period.
	<a href="#">Durable medical equipment</a>	15% <u>coinsurance</u> (of Contract Rate)	30% <u>coinsurance</u> (of Covered Charges <sup>1</sup> )	For non-PPO services, Covered Charges are limited to HCPCS allowance codes per Medicare fee schedule.
	<a href="#">Hospice services</a>	15% <u>coinsurance</u> (of Contract Rate)	30% <u>coinsurance</u> (of Covered Charges <sup>1</sup> )	-----none-----
If your child needs dental or eye care	Children's eye exam	Not covered under the Managed Care Indemnity Medical Plan, but dental and vision benefits may be available under the Managed Care Dental or Vision Plans, if eligible pursuant to the applicable collective bargaining agreement.		-----none-----
	Children's glasses			-----none-----
	Children's dental check-up			-----none-----

## 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](#).)

- |                         |                                                      |                                              |
|-------------------------|------------------------------------------------------|----------------------------------------------|
| • Bariatric Surgery     | • Infertility treatment                              | • Non-medically necessary services/treatment |
| • Cosmetic Surgery      | • Injuries/illnesses caused by third parties         | • Private-duty nursing                       |
| • Habilitation Services | • Long term care                                     | • Routine foot care                          |
| • Hearing aids          | • Non-emergency care when traveling outside the U.S. | • Weight loss programs                       |

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

- |                                                                                                                                  |                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                    |
|----------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| • Acupuncture, but non-PPO physical therapy, acupuncture, and chiropractic care visits are limited to 40 visits/year total       | • Dental care (Adult), if eligible for dental benefits through Managed Care Dental Plan, as determined by the applicable collective bargaining agreement (i.e., dental care is not available through the Managed Care Indemnity Medical Plan) | • Routine eye care (Adult), if eligible for vision benefits through Managed Care Vision Plan, as determined by the applicable collective bargaining agreement (i.e., vision care is not available through the Managed Care Indemnity Medical Plan) |
| • Chiropractic care, but non-PPO physical therapy, acupuncture, and chiropractic care visits are limited to 40 visits/year total |                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                    |

**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: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://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](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Appeal 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 an [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](#) or [appeal](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform), or the plan at 1-800-824-4427 or at [www.lumberfund.org](http://www.lumberfund.org).

### 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 1-800-824-4427.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-824-4427.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-824-4427.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-824-4427.

----- *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 PPO network pre-natal care and a hospital delivery)

- The [plan's](#) overall [deductible](#) \$0
- [Specialist coinsurance](#) 15%
- Hospital (facility) [coinsurance](#) 15%
- Other [coinsurance](#) 15%

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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$40
Coinsurance	\$1,900
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$2,000</b>

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

- The [plan's](#) overall [deductible](#) \$0
- [Specialist coinsurance](#) 15%
- Hospital (facility) [coinsurance](#) 15%
- Other [coinsurance](#) 15%

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*)

<b>Total Example Cost</b>	<b>\$7,400</b>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$600
Coinsurance	\$400
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Joe would pay is</b>	<b>\$1,060</b>

**Mia's Simple Fracture**  
(PPO network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$0
- [Specialist coinsurance](#) 15%
- Hospital (facility) [coinsurance](#) 15%
- Other [coinsurance](#) 15%

This EXAMPLE event includes services like:  
Emergency room care (*including medical supplies*)  
Diagnostic test (*x-ray*)  
Durable medical equipment (*crutches*)  
Rehabilitation services (*physical therapy*)

<b>Total Example Cost</b>	<b>\$1,900</b>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$0
Coinsurance	\$200
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$200</b>