

**!** 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, see [www.moefunds.com](http://www.moefunds.com) or call 1-708-579-6600. 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.moefunds.com](http://www.moefunds.com) or call 1-708-579-6600 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall deductible?</b>	\$300/individual or \$700/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.
<b>Are there services covered before you meet your deductible?</b>	Yes. <u>Preventive care</u> , <u>DME</u> , <u>TMJ</u> , dental, covered services received through a direct contract preferred vendor or through a preferred Local 150 primary medical home, and <u>in-network prescription drugs</u> are covered before you meet your deductible.	This plan covers some items and services even if you haven't yet met the deductible amount. But a <u>copayment</u> or <u>coinsurance</u> may apply.
<b>Are there other deductibles for specific services?</b>	No.	You don't have to meet deductibles for specific services.
<b>What is the out-of-pocket limit for this plan?</b>	\$2,500/individual or \$6,000/family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services (unless you exceed the plan's overall annual limit described below). If you have other family members in this plan, they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
<b>What is not included in the out-of-pocket limit?</b>	<u>Premiums</u> , <u>balance-billing charges</u> , Family Supplemental Benefits, dental benefits administered separately through a direct contract preferred dental vendor, <u>prescription drugs</u> , and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
<b>Is there an overall annual limit on what the plan pays?</b>	Yes. <b>\$2,000,000</b> /individual overall limit.	This retiree-only plan will pay for covered services only up to this limit during each coverage period, even if your own need is greater. You're responsible for all expenses above this limit. The chart starting on page 2 describes specific coverage limits, such as limits on the number of office visits.

<p><b>Will you pay less if you use a <u>network provider</u>?</b></p>	<p>Yes. Call 1-800-810-2583 for a list of medical <u>network providers</u>.</p>	<p>This <u>plan</u> uses a <u>provider network</u>. You will pay less if you use a <u>provider</u> in the <u>plan's network</u>. You will pay the most if you use an <u>out-of-network provider</u>, and you might receive a bill from a provider for the difference between the <u>provider's charge</u> and what your <u>plan</u> pays (<u>balance billing</u>). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.</p>
<p><b>Do you need a referral to see a <u>specialist</u>?</b></p>	<p>Yes. For acupuncture only.</p>	<p>This plan will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u>.</p>

 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)	
<p><b>If you visit a health care <u>provider's office</u> or clinic</b></p>	<p>Primary care visit to treat an injury or illness</p>	<p>10% <u>coinsurance</u></p>	<p>20% <u>coinsurance</u></p>	<p>None</p>
	<p><u>Specialist</u> visit</p>	<p>10% <u>coinsurance</u></p>	<p>20% <u>coinsurance</u></p>	<p>None</p>
<p><b>Preventive care/screening/immunization</b></p>	<p>Preventive care/screening/immunization</p>	<p>No charge. <u>Deductible</u> does not apply.</p>	<p>No charge. <u>Deductible</u> does not apply.</p>	<p>Member, spouse only: \$750 calendar year maximum applies separately to member and spouse.</p> <p>No charge for well-baby care up to 24 months.</p> <p>There is also no charge for <u>preventive services</u> received through a preferred Local 150 primary medical home or a through a direct contract preferred <u>urgent care</u> vendor.</p> <p>You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.</p>

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)	
<b>If you have a test</b>	<u>Diagnostic test</u> (x-ray, blood work)	10% <u>coinsurance</u>	20% <u>coinsurance</u>	None
	Imaging (CT/PET scans, MRIs)	No charge	20% <u>coinsurance</u>	Eligible individuals are encouraged to use the direct contract preferred imaging network.
<b>If you need drugs to treat your illness or condition.</b> More information about <u>prescription drug coverage</u> is available at <a href="https://www.OptumRX.com/sign-ins.html">https://www.OptumRX.com/sign-ins.html</a> or 1-855-697-9150.	Generic drugs (Tier 1)	\$5 <u>copay/fill</u> per 30-day supply/retail; \$15 <u>copay/fill</u> per 90-day supply. <u>Deductible</u> does not apply.	Not covered	Maximum of up to two 30-day supplies, before a member is required to obtain a 90-day supply. Member seeking third refill must transition to the preferred retail pharmacy or the Pharmacy Benefit Manager's home delivery pharmacy or the member will be required to pay 100% of the cost of the <u>prescription drug</u> .
	Preferred brand drugs (Tier 2)	\$10 <u>copay/fill</u> per 30-day supply/retail; \$30 <u>copay/fill</u> per 90-day supply. <u>Deductible</u> does not apply.	Not covered	
	Non-preferred brand drugs (Tier 3)	\$25 <u>copay/fill</u> per 30-day supply/retail; \$45 <u>copay/fill</u> per 90-day supply. <u>Deductible</u> does not apply.	Not covered	If you choose to take a brand name drug when there is a generic drug available, you must pay the difference between the cost of a brand and generic plus the brand name <u>copay</u> .
	<u>Specialty drugs</u> (Tier 4)	\$100 <u>copay/fill</u> per 30-day supply. <u>Deductible</u> does not apply.	Not covered	Certain specialty medications are subject to <u>preauthorization</u> requirements. Failure to obtain approval will result in the non-payment of benefits.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	10% <u>coinsurance</u>	20% <u>coinsurance</u>	Licensed facilities only. Case Manager must approve. Failure to obtain approval may result in the non-payment of benefits.
	Physician/surgeon fees	10% <u>coinsurance</u>	20% <u>coinsurance</u>	None

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 need immediate medical attention	<u>Emergency room care</u>	10% <u>coinsurance</u>	20% <u>coinsurance</u>	Professional/physician charges may be billed separately, and different <u>coinsurance</u> may apply.
	<u>Emergency medical transportation</u>	10% <u>coinsurance</u>	10% <u>coinsurance</u>	Transfer between inter-health facilities is limited to \$5,000.
	<u>Urgent care</u>	10% <u>coinsurance</u>	20% <u>coinsurance</u>	No charge if received through a direct contract preferred <u>urgent care</u> vendor.
If you have a hospital stay	Facility fee (e.g., hospital room)	10% <u>coinsurance</u>	20% <u>coinsurance</u>	Room allowances based on semi-private room.
	Physician/surgeon fees	10% <u>coinsurance</u>	20% <u>coinsurance</u>	Case manager must approve. Failure to obtain approval may result in the non-payment of benefits.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	10% <u>coinsurance</u>	20% <u>coinsurance</u>	None
	Inpatient services	10% <u>coinsurance</u>	20% <u>coinsurance</u>	Case manager must approve. Failure to obtain approval may result in the non-payment of benefits.
	Office visits	10% <u>coinsurance</u>	20% <u>coinsurance</u>	None
If you are pregnant	Childbirth/delivery professional services	10% <u>coinsurance</u>	20% <u>coinsurance</u>	None
	Childbirth/delivery facility services	10% <u>coinsurance</u>	20% <u>coinsurance</u>	None

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 need help recovering or have other special health needs	<u>Home health care</u>	10% <u>coinsurance</u>	20% <u>coinsurance</u>	Case manager must approve. Failure to obtain approval may result in the non-payment of benefits.
	<u>Rehabilitation services</u>	10% <u>coinsurance</u>	20% <u>coinsurance</u>	Case manager must approve. Failure to obtain approval may result in the non-payment of benefits. No charge and not subject to the <u>deductible</u> if received at a preferred Local 150 primary medical home or a direct contract preferred physical therapy facility.
	<u>Habilitation services</u>	10% <u>coinsurance</u>	20% <u>coinsurance</u>	Case manager must approve. Failure to obtain approval may result in the non-payment of benefits. Limited to \$2,000 for individuals (age 2-5) or \$500 for individuals (6-18) with congenital neurological disorder.
	<u>Skilled nursing care</u>	10% <u>coinsurance</u>	20% <u>coinsurance</u>	45-day limit per confinement; Physician must recommend, and care must begin within 30 days of hospital confinement.
	<u>Durable medical equipment</u>	20% <u>coinsurance</u> . <u>Deductible</u> does not apply.	20% <u>coinsurance</u> . <u>Deductible</u> does not apply.	Case manager must approve. Failure to obtain approval may result in the non-payment of benefits.
	<u>Hospice services</u>	10% <u>coinsurance</u>	20% <u>coinsurance</u>	Case manager approval is required for amounts over \$1,000. Failure to obtain approval may result in the non-payment of services; \$15,000 limit/electric wheelchair.
	<u>Hospice services</u>	10% <u>coinsurance</u>	20% <u>coinsurance</u>	Case manager must approve. Failure to obtain approval may result in the non-payment of benefits.
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	Eye exams and glasses are reimbursable under the Family Supplemental Benefit. You can receive basic vision care at no charge from a preferred Local 150 primary medical home.
	Children's glasses	Not covered	Not covered	Coverage limited to two exams per <u>Plan Year</u> . Administered separately through a direct contract preferred dental vendor.
	Children's dental check-up	No charge. <u>Deductible</u> does not apply.	No charge. <u>Deductible</u> does not apply.	

## 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.)

- Cosmetic surgery (except for mastectomy, injuries, and to remove scar tissue)
- Hearing aids (except for cochlear implants)
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine foot care
- Weight loss programs

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

- Acupuncture (\$125 per visit, 12 per year)
- Bariatric surgery (2 per lifetime maximum; Prior authorization required)
- Chiropractic care (Limited to \$60/visit and 24 visits/year)
- Dental care (Adult-\$1,500 annual limit; Child-No maximum; administered separately through a direct contract preferred dental vendor)
- Private-duty nursing (for transplant patients and certain NICU Cases)
- Routine eye care (Eligible for reimbursement from Family Supplemental Benefit)

**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 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 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 on how 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 Administrative Manager, Midwest Operating Engineers Fringe Benefit Funds, 6150 Joliet Road, Countryside, IL 60525-3994, 1-708-482-7300. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform)

Additionally, a consumer assistance program can help you file your appeal. Contact the Illinois Department of Insurance, 320 W. Washington St, 4th Floor, Springfield, IL 6272, [www.insurance.illinois.gov/DOI.Director@illinois.gov](http://www.insurance.illinois.gov/DOI.Director@illinois.gov).

### Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

### 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 1-708-483-7300.

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** \$300
- **Specialist coinsurance** 10%
- **Hospital (facility) coinsurance** 10%
- **Other coinsurance** 10%

**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** \$12,700

**In this example, Peg would pay:**

Cost Sharing	
<u>Deductibles</u>	\$300
<u>Prescription Drug Copayments</u>	\$10
<u>Coinsurance</u>	\$1,190
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$1,560</b>

### Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

- **The plan's overall deductible** \$300
- **Specialist coinsurance** 10%
- **Hospital (facility) coinsurance** 10%
- **Other coinsurance** 10%

**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** \$5,600

**In this example, Joe would pay:**

Cost Sharing	
<u>Deductibles</u>	\$300
<u>Prescription Drug Copayments</u>	\$350
<u>Coinsurance</u>	\$60
<i>What isn't covered</i>	
Limits or exclusions	\$680
<b>The total Joe would pay is</b>	<b>\$1,390</b>

### Mia's Simple Fracture

(in-network emergency room visit and follow up care)

- **The plan's overall deductible** \$300
- **Specialist coinsurance** 10%
- **Hospital (facility) coinsurance** 10%
- **Other coinsurance** 10%

**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** \$2,800

**In this example, Mia would pay:**

Cost Sharing	
<u>Deductibles</u>	\$300
<u>Prescription Drug Copayments</u>	\$10
<u>Coinsurance</u>	\$250
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$560</b>

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

