Sheet Metal Workers' Health Plan
of Southern California, Arizona & Nevada

January 2019

Summary Comparison

of

Medical Plan Options

Plan B

Includes HMO Plan Options Available in

California

To ensure the best coverage available for you and your eligible dependents, please review this comparison very carefully. **Once you have elected a medical plan, you may change your election only during the next Annual Open Enrollment.** Exceptions are made only if you move outside of your selected plan's service area, so please ***choose carefully***.

All completed enrollment forms received by the 15th of the month are processed for an effective date of the 1st day of following month.

Aviso a los participantes que hablan español: Si tiene alguna pregunta por favor no dude en comunicarse con la Oficina Administrativa al 800-947-4338, donde habrá varios representantes bilingües que con gusto le ayudarán.

Important: **This is <u>not</u> a contract. This is a *summary* of the medical plan options available to you. The group agreements and Plan documents must be consulted to determine the exact terms and conditions of coverage. All benefits are subject to change.**

The **Fee-for-Service Plan** - is a comprehensive major medical plan which offers you the flexibility of "choice". Under this Plan, you may use any doctor or go to any facility you choose, within the United States. If you utilize a provider participating in the Plan's PPO network, however, your out-of-pocket expenses are greatly reduced. **To avoid additional unexpected out-of-pocket expenses, pre-authorization is highly recommended prior to receiving certain services, as indicated by an asterisk (*). For pre-authorization, please call Anthem Blue Cross at 800-274-7767.**

The **HMO Plans** (*Health Maintenance Organizations)* - provide quality care under a **managed care** environment, within a **defined service area.** When you enroll in an HMO plan, you <u>must</u> use their medical providers and hospitals for all of your medical care, including prescription drugs. **No benefits are provided if you, or *your eligible dependents*, use non-HMO providers or providers of a different HMO**, except for certain medical emergencies. There are no claim forms to fill out, and the Fund pays the HMO directly for your health care needs. Most routine health care services are provided to you for specified co-payment amounts at the time of service, but deductibles and co-insurances apply to others.

Each HMO has a limited **service area**, which is defined in each enrollment packet. To enroll in an HMO, you must reside in and have all medical services performed within their defined service area. **<u>If you enroll in an HMO and have an eligible dependent(s) residing in a separate household which is *outside* of your selected Plan's service area *(i.e. college students, adult children, or children residing with ex-spouses)*, there may be no benefits available for that dependent</u>**. In addition, if you travel out of town to work, or plan to do so, **you may have <u>no</u> benefits available** while you are outside of your selected plan's service area.

Active Plan B - CA	**Fee-for-Service** ***Self-funded Plan***		**United Healthcare** ***HMO Plan***	**Kaiser** ***HMO Plan***	**Health Net** ***HMO Plan***
Plan Feature	**All benefits are payable based on the allowable charges, as defined in the Summary Plan Description. Pre-authorization is recommended for all benefits indicated with an asterisk (*).**				
	PPO Provider	**Non-PPO Provider**			
Annual Deductible	$300 per person; maximum of 3 deductibles per family **Deductible applies to most services**	$600 per person; maximum of 3 deductibles per family **Deductible applies to most services**	$500 per person; $1,000 per family maximum **Deductible applies unless otherwise noted**	$500 per person; $1,000 per family maximum **Deductible applies unless otherwise noted**	None
Annual Out-of-Pocket Limit	Plan pays 100% of allowable charges after you have incurred a total of $4,100 out-of-pocket per year *($8,200 for a family)*	None. Benefits do not increase from 50%	Plan pays 100% after eligible out-of-pocket costs reach $3,000 in a year *($6,000 for a family)*	Plan pays 100% after eligible out-of-pocket costs reach $3,000 in a year *($6,000 for a family)*	Plan pays 100% after eligible out-of-pocket costs reach $3,000 in a year *($6,000 for a family)*
In Patient Hospital	*Plan pays 70% after deductible	*Plan pays 50% of allowable charges	Plan pays 80% after deductible	Plan pays 80% after deductible	Plan pays 80%
Out Patient Procedure	*Plan pays 70% after deductible	*Plan pays 50% of allowable charges	Plan pays 80% after deductible	Plan pays 80% after deductible	Plan pays 80%
Extended Care Facility ***(Skilled Nursing)***	Plan pays 70% of allowable charges after deductible; 60 days maximum per calendar year	Plan pays 50% of allowable charges; 60 days maximum per calendar year	Plan pays 80% after deductible; 100 days maximum per calendar year	Plan pays 80% after deductible; 100 days maximum per calendar year	Plan pays 100% for days 1-10 You pay $25 per day for days 11-100; 100 days maximum per calendar year
Office Visits			***Not subject to Deductible***	***Not subject to Deductible***	
Primary Care Physician	Plan pays 70% after deductible	Plan pays 50% of allowable charges	You pay $30 co-pay	You pay $30 co-pay	You pay $30 co-pay
Specialist	Plan pays 70% after deductible	Plan pays 50% of allowable charges	You pay $50 co-pay	You pay $45 co-pay	You pay $50 co-pay
Preventative Care	***Not subject to deductible***		***Not subject to deductible***	***Not subject to deductible***	
Routine Exam- Adults	Plan pays 100% of allowable charges, including all tests	Plan pays 50% of allowable charges, including all tests	Plan pays 100%	Plan pays 100%	Plan pays 100%
Routine Exam-Children	Plan pays 100% of allowable charges for at least 11 visits during the 1st 30 months of age, then 1 visit every year through age 18	Plan pays 50% of allowable charges for at least 11 visits during the 1st 30 months of age, then 1 visit every year through age 18	Plan pays 100%	Plan pays 100%	Plan pays 100%
Immunizations	Plan pays 100% of allowable charges	Plan pays 50% of allowable charges	Plan pays 100%	Plan pays 100%	Plan pays 100%
Diagnostic X-ray & Lab	Plan pays 70% after deductible	Plan pays 50% of allowable charges	Plan pays 100%; deductible does not apply	Plan pays 100% after deductible	Plan pays 100%
CAT Scans & MRI's	Plan pays 70% after deductible	Plan pays 50% of allowable charges	You pay $100 per test after deductible	You pay 20% up to a maximum of $100 per test after deductible	You pay $100 per test
Durable Medical Equipment	*Plan pays 70% after deductible	*Plan pays 50% of allowable charges	Plan pays 80% after deductible	Plan pays 80%; deductible does not apply	Plan pays 100%
Home Health Care	*Plan pays 70% after deductible	*Plan pays 50% of allowable charges	You pay $30 per visit, up to 100 visits per calendar year; deductible does not apply	Plan pays 100%, up to 100 visits per calendar year; deductible does not apply	You pay $30 per visit starting the 31st day, up to 100 visits per calendar year; requires prior authorization

Chiropractic Care	Plan pays 100% up to a maximum of $20 per visit		**Not Covered**	**Not Covered**	**Not Covered**
Physical Therapy	*Plan pays 70% after deductible; limit of 32 visits in 6 consecutive months	*Plan pays 50% of allowable charges; limit of 32 visits in 6 consecutive months	You pay $30 per visit; deductible does not apply	You pay $30 per visit after deductible	You pay $50 per visit
Speech Therapy	**Not Covered**	**Not Covered**	You pay $30 per visit; deductible does not apply	You pay $30 per visit after deductible	You pay $50 per visit
Maternity Care	Same as an illness, except birthing center paid at 100% up to $1,500 with no deductible; certified nurse mid-wife paid at 100% up to $750 with no deductible; and routine prenatal visits to a PPO provider paid at 100% with no deductible		Same as an illness, except no co-pay for routine prenatal visits	Same as an illness, except no co-pay for routine prenatal visits	Same as an illness, except you pay $30 co-pay for routine prenatal visits
Mental Health and Substance Abuse Care	**For substance abuse care, you may use the Anthem Blue Cross PPO program or the *Beat It!* Program**		**For substance abuse care, you may choose coverage under the *Beat It!* Program or your HMO, or a combination of both**		
Inpatient	*Plan pays 70% after deductible	*Plan pays 50% of allowable charges	Plan pays 80% after deductible	Plan pays 80% after deductible	Plan pays 80%
Outpatient	*Plan pays 70% after deductible	*Plan pays 50% of allowable charges	You pay $40 per visit; deductible does not apply	You pay $15 per group session ($5 for substance abuse group session), or $30 per individual session; deductible does not apply	You pay $15 per group therapy visit, or $30 per individual therapy visit
Prescription Drugs	**Must be obtained at an *ExpressScripts* Network pharmacy**		***Must be obtained at a participating HMO pharmacy***		
	Not subject to deductible		***Not subject to deductible***	***Not subject to deductible***	
Annual Out-of-Pocket Limit	Plan pays 100% after Rx co-pays reach $2,500 per year *($5,000 for a family)*		Included in Medical Out-of-Pocket Limit	Included in Medical Out-of-Pocket Limit	Included in Medical Out-of-Pocket Limit
Short Term *(outpatient)*	You pay $10 per generic, $30 per preferred brand name, and $45 per non-preferred prescription, up to a 30-day supply		You pay $20 per generic, $40 per brand name and $60 per non-preferred prescription, up to a 30-day supply	You pay $15 per generic and $35 per brand name prescription, up to a 30-day supply	You pay $20 per generic, $40 per brand name and $60 per non-preferred prescription up to a 30-day supply
Maintenance (*30 day supply or more through the Mail Order)*	***ExpressScripts* Mail Order Pharmacy** - You pay $15 per generic, $45 per preferred brand name and $68 per non-preferred prescription, up to a 90-day supply.		**Mail Order -** You pay $50 per generic, $100 per brand name and $150 per non-preferred prescription up to a 90-day supply	**Mail Order -** You pay 2 co-pays per prescription, up to a 100-day supply	**Mail Order -** You pay $40 per generic, $100 per brand name and $150 per non-preferred prescription up to a 90-day supply
Hearing Aids	**Not Covered**		Plan pays 80%, maximum benefit of $5,000 every 3 years; deductible does not apply	**Not Covered**	**Not Covered**
Emergency Room Care	You pay a $75 co-pay per Emergency Room visit, plus the balance due after the remaining expenses have been processed according to the regular Plan benefits, subject to the calendar year deductible and co-insurance percentages. The $75 co-pay is waived if admitted to the hospital. Benefits will be paid only if the condition fits the Plan's definition of an emergency – refer to your Summary Plan Description booklet for details.		You pay $250 co-pay after deductible, waived if admitted as inpatient	You pay $125 co-pay after deductible, waived if admitted as inpatient	You pay $250 co-pay, waived if admitted as inpatient

THIS IS ONLY A SUMMARY: The above Plan benefits show only a partial summary of benefits. Please refer to the applicable Evidence of Coverage (EOC) booklet or Summary Plan Description booklet for prior authorization requirements and specific restrictions, exclusions, and limitations.

Regardless of which medical plan you select, **your Dental, Vision, Death Benefits, and Accidental Death & Dismemberment Benefits** will continue to be provided by the Trust Fund**.**

Questions?

For ***Specific Benefits*** available, please call the appropriate Member Service numbers indicated below:

Kaiser Permanente	800-464-4000
United Healthcare	800-624-8822
Health Net	800-522-0088

For information on specific ***Benefits*** under the **Fee-for-Service/PPO Plan**, or to check the status of a claim submitted, please contact the **Claims Department** of the Administrative Office, at **800-947-4338, option 1**.

For information on your ***Eligibility, Enrollment*** or ***Hour Bank*** status, or if you are not sure which plan you are currently enrolled on, please contact the **Eligibility Department** of the Administrative Office, at **800-947-4338, option 3.**

Moving?

Please contact the Eligibility Department at the Administrative Office *immediately* if you change your mailing address! If you are enrolled in an HMO, ***a change of residence could result in a lapse of coverage!***

Please review and retain this Summary for future use. It contains the most current information on the plans available, as well as the current benefits effective January 1, 2019. All benefits are subject to change.

Sheet Metal Workers' Health Plan

of Southern California, Arizona & Nevada

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