

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

January 2025

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 not 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 must 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. **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.** In addition, if you travel out of town to work, or plan to do so, you may have **no** benefits available while you are outside of your selected plan’s service area.

Active Plan B – CA 2025	Fee-for-Service (Anthem Blue Cross) 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 \$3,900 out-of-pocket per year <i>(\$7,800 for a family)</i>	None. Benefits do not increase from 50%	Plan pays 100% after eligible out-of-pocket costs reach \$3,000 in a year <i>(\$6,000 for a family)</i>	Plan pays 100% after eligible out-of-pocket costs reach \$3,000 in a year <i>(\$6,000 for a family)</i>	Plan pays 100% after eligible out-of-pocket costs reach \$3,000 in a year <i>(\$6,000 for a family)</i>
In Patient Hospital Out Patient Procedure	*Plan pays 70% after deductible *Plan pays 70% after deductible	*Plan pays 50% of allowable charges *Plan pays 50% of allowable charges	Plan pays 80% after deductible Plan pays 80% after deductible	Plan pays 80% after deductible Plan pays 80% after deductible	Plan pays 80% 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 Primary Care Physician Specialist	Plan pays 70% after deductible Plan pays 70% after deductible	Plan pays 50% of allowable charges Plan pays 50% of allowable charges	Not subject to Deductible You pay \$30 co-pay You pay \$50 co-pay	Not subject to Deductible You pay \$30 co-pay You pay \$45 co-pay	You pay \$30 co-pay You pay \$50 co-pay
Preventative Care Routine Exam- Adults Routine Exam-Children Immunizations	Not subject to deductible Plan pays 100% of allowable charges, including all tests Plan pays 100% of allowable charges for at least 11 visits during the 1 st 30 months of age, then 1 visit every year through age 18 Plan pays 100% of allowable charges	Plan pays 50% of allowable charges, including all tests Plan pays 50% of allowable charges for at least 11 visits during the 1 st 30 months of age, then 1 visit every year through age 18 Plan pays 50% of allowable charges	Not subject to deductible Plan pays 100% Plan pays 100% Plan pays 100%	Not subject to deductible Plan pays 100% Plan pays 100% Plan pays 100%	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 31 st day, up to 100 visits per calendar year; requires prior authorization

Chiropractic Care	Plan pays 100% of allowable charges after deductible, limit of 20 visits per year	Plan pays 75% of allowable charges after deductible, limit of 20 visits per year	Not Covered	Not Covered	Not Covered
Physical Therapy	*Plan pays 70% after deductible; limit of 32 visits per year	*Plan pays 50% of allowable charges; limit of 32 visits per year	You pay \$30 per visit; deductible does not apply	You pay \$30 per visit after deductible	You pay \$30 per visit
Speech Therapy	Plan pays 70% after deductible	Plan pays 50% of allowable charges after deductible	You pay \$30 per visit; deductible does not apply	You pay \$30 per visit after deductible	You pay \$30 per visit
Maternity Care	Same as an illness except 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 <i>Beat It!</i> Program		For substance abuse care, you may choose coverage under the <i>Beat It!</i> 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 <i>ExpressScripts</i> Network pharmacy		Must be obtained at a participating HMO pharmacy		
Annual Out-of-Pocket Limit	Not subject to deductible		Not subject to deductible		
Short Term (outpatient)	Plan pays 100% after Rx co-pays reach \$2,500 per year (\$5,000 for a family) You pay \$10 per generic, \$30 per preferred brand name, and \$45 per non-preferred prescription, up to a 30-day supply		Included in Medical Out-of-Pocket Limit You pay \$20 per generic, \$40 per brand name and \$60 per non-preferred prescription, up to a 30-day supply	Included in Medical Out-of-Pocket Limit You pay \$15 per generic and \$35 per brand name prescription, up to a 30-day supply	Included in Medical Out-of-Pocket Limit 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, <u>plus</u> 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:

Anthem Blue Cross	800-888-8288
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**, you may contact the **Health 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 **Health 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, 2025. All benefits are subject to change.



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

P.O. Box 10067

Manhattan Beach, CA 90266

phone 800-947-4338 or 310-798-6572

fax 310-798-0766

smbpac.org