




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, refer to the Summary Plan Description located at the Trust Funds' website: [lfao.org](http://lfao.org) or by calling 1-800-244-4530. 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 [lfao.org](http://lfao.org) or call 1-800-244-4530 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	<b>\$150</b> /individual or <b>\$450</b> /family. 03/01-2/28.	Generally, you must pay all of the costs from <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> ?	<b>Yes.</b> Inpatient hospital services, routine physical exams, well baby visits to 24 months of age or the prescription drug benefit.	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without cost sharing and before you meet your <a href="#">deductible</a> . See a list of covered preventive services at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>
Are there other <a href="#">deductibles</a> for specific services?	<b>No.</b>	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> ?	<b>\$3,000</b> /individual or <b>\$6,000</b> /family. Participating providers (PPO) only.	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services.
What is not included in the <a href="#">out-of-pocket limit</a> ?	Premiums, balance-billed charges, health care this plan doesn't cover, <a href="#">copayments</a> , <a href="#">coinsurance</a> on non-PPO <a href="#">provider</a> claims.	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> ?	<b>Yes.</b> The Anthem Blue Cross Prudent Buyer Plan Network. See <a href="http://www.anthem.com/ca">www.anthem.com/ca</a> for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the plan's <a href="#">network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <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> ?	<b>No.</b>	You can see any <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
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	\$15 <u>copay</u> /visit	\$15 <u>copay</u> /visit plus 30% <u>coinsurance</u>	Whenever you use a non-PPO for covered services, in addition to the 30% <u>coinsurance</u> , you also pay all charges that exceed the <u>allowed amounts</u> .
	<u>Specialist</u> visit	10% <u>coinsurance</u>	30% <u>coinsurance</u>	None
	<u>Preventive care/screening/immunization</u>	No charge	Immunizations: 30% <u>coinsurance</u> *+* All other preventive: maximum payable amount of \$300 for adults, \$200 for children.	This <u>plan</u> covers certain <u>preventive services</u> without cost sharing and before you meet your <u>deductible</u> . See a list of covered preventive services at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>
<b>If you have a test</b>	<u>Diagnostic test</u> (x-ray, blood work)	10% <u>coinsurance</u>	30% <u>coinsurance</u>	None.
	Imaging (CT/PET scans, MRIs)	10% <u>coinsurance</u>	30% <u>coinsurance</u>	Whenever you use a non-PPO for any covered service, in addition to the 30% <u>coinsurance</u> , you also pay all charges that exceed the <u>allowed amounts</u> .
<b>If you need drugs to treat your illness or condition</b> More information about <a href="http://www.Anthem.com/ca">prescription drug coverage</a> is available at <a href="http://www.Anthem.com/ca">www.Anthem.com/ca</a>	Generic drugs	\$10 <u>copay</u> /prescription Retail* or \$20 <u>copay</u> /prescription Mail Order	\$10 <u>copay</u> /prescription Retail* plus excess of contract amount	30-day supply Retail; 90-day supply Mail Order. .
	Preferred brand drugs	\$20 <u>copay</u> /prescription Retail* or \$40 <u>copay</u> /prescription Mail Order	\$20 <u>copay</u> /prescription Retail* plus excess of contract amount	Same as generic drugs.
	Non-preferred brand drugs	\$30 <u>copay</u> /prescription Retail* or \$60 <u>copay</u> /prescription Mail Order	\$30 <u>copay</u> /prescription Retail* plus excess of contract amount	Same as generic drugs.
	<u>Specialty drugs</u>	\$20 <u>copay</u> /injectable meds; oral meds same as above for generic, preferred/non-preferred	Not covered	Must use contracting <u>provider</u> CarelonRx for all <u>specialty drugs</u>

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 outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	10% <u>coinsurance</u>	Excess of \$500/day	You pay all charges in excess of \$500/day if you use a non-PPO. For hospital-based outpatient surgery facilities, the maximum plan allowance for arthroscopy is \$6,000; cataract is \$2,000; colonoscopy is \$1,500.
	Physician/surgeon fees	10% <u>coinsurance</u>	30% <u>coinsurance</u>	None
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	(Effective 6/1/24) \$25 <u>copay</u> /visit 1, 2, 3 \$200 <u>copay</u> thereafter plus 10% <u>coinsurance</u>	(Effective 6/1/24) \$25 <u>copay</u> /visit 1, 2, 3 \$200 <u>copay</u> thereafter plus 30% <u>coinsurance</u>	You pay the higher \$200 <u>copay</u> after 3 visits per calendar year
	<a href="#">Emergency medical transportation</a>	10% <u>coinsurance</u>	30% <u>coinsurance</u> or 10% <u>coinsurance</u> if life-threatening	Whenever you use a non-PPO for covered services, in addition to the 30% <u>coinsurance</u> , you also pay all charges that exceed the <u>allowed amounts</u> .
	<a href="#">Urgent care</a>	10% <u>coinsurance</u>	30% <u>coinsurance</u>	This is for non-hospital urgent care center. Whenever you use a non-PPO for any covered service, in addition to the 30% <u>coinsurance</u> , you also pay all charges that exceed the <u>allowed amounts</u> .
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	10% <u>coinsurance</u> of first \$10,000 and no cost for remainder of hospital stay	30% <u>coinsurance</u> of first \$10,000 Covered Charges and no cost for Covered Charges for remainder of stay	*10% <u>coinsurance</u> of first \$10,000 if non-PPO is due to an emergency or residence is outside of a PPO service area. Utilization review required for all hospital admissions. <u>Coinsurance</u> of 20% of first \$10,000 for non-compliance (non-PPO only). Routine hip or knee replacement surgery limited to maximum plan allowance of \$30,000. Use designated hospital facilities for hip or knee replacement surgery.
	Physician/surgeon fees	10% <u>coinsurance</u>	30% <u>coinsurance</u>	Whenever you use a non-PPO for covered services, in addition to the 30% <u>coinsurance</u> , you also pay all charges that exceed the <u>allowed amounts</u> .

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 need mental health, behavioral health, or substance abuse services</b>	Outpatient services	\$15 <u>copay</u> /office visit and 10% <u>coinsurance</u> other outpatient services	\$15 <u>copay</u> plus 30% <u>coinsurance</u> /office visit and 30% <u>coinsurance</u> other outpatient services	Plus, up to three (3) no-cost visits per incident per Plan Year through the EAP program. Only upon referral and only in-network <u>providers</u> .
	Inpatient services	10% <u>coinsurance</u> of first \$10,000 and no costs for remainder of hospital stay	30% <u>coinsurance</u> * of first \$10,000 Covered Charges and no cost for Covered Charges for remainder of hospital stay	*10% <u>coinsurance</u> of first \$10,000 if non-PPO is due to an emergency or residence is outside of a PPO service area. Utilization review required for all hospital admissions. <u>Coinsurance</u> of 20% of first \$10,000 for non-compliance (non-PPO only).
<b>If you are pregnant</b>	Office visits	No charge	No charge	Pregnancy is not covered for dependent children.
	Childbirth/delivery professional services	10% <u>coinsurance</u>	30% <u>coinsurance</u>	Pregnancy is not covered for dependent children.
	Childbirth/delivery facility services	10% <u>coinsurance</u>	30% <u>coinsurance</u>	Inpatient <u>coinsurance</u> 10%/30% of first \$10,000, no cost for remainder of hospital stay. Utilization review required if length of stay is more than 48 hours for general delivery or 96 hours for c-section.
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	10% <u>coinsurance</u>	30% <u>coinsurance</u>	<u>Preauthorization</u> required.
	<a href="#">Rehabilitation services</a>	10% <u>coinsurance</u>	30% <u>coinsurance</u>	None.
	<a href="#">Habilitation services</a>	Not covered	Not covered	You pay 100% of these expenses.
	<a href="#">Skilled nursing care</a>	10% <u>coinsurance</u>	30% <u>coinsurance</u>	Same as facility fee if you have a hospital stay (see page 3).
	<a href="#">Durable medical equipment</a>	10% <u>coinsurance</u>	30% <u>coinsurance</u>	Must be prescribed by a physician.
	<a href="#">Hospice services</a>	10% <u>coinsurance</u>	30% <u>coinsurance</u>	<u>Preauthorization</u> required.
<b>If your child needs dental or eye care</b>	Children's eye exam	Not covered	Not covered	May be covered under a separate vision <u>plan</u> .
	Children's glasses	Not covered	Not covered	May be covered under a separate vision <u>plan</u> .
	Children's dental check-up	Not covered	Not covered	May be covered under a separate dental <u>plan</u> .

## 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
- Dental care (may be covered under a separate dental plan)
- Habilitation services
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private duty nursing
- Routine eye care (may be covered under a separate vision plan)
- Routine foot care
- Specialty drugs from a non-contracting pharmacy/facility
- Weight-loss programs

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

- Acupuncture
- Bariatric surgery (when medically necessary)
- Chiropractic care
- Lasik Laser Eye Surgery
- Hearing aids

**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 plan at 1-800-244-4530; your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://www.dol.gov/ebsa); or the U.S. Department of Health and Human Services at 1-877-267-2323 x 61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov). 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: the Board of Trustees for the Laborers Health and Welfare Trust Fund for Northern California, 5672 Stoneridge Drive, Suite 100, Pleasanton, CA 94588. You may also contact the Department of Labor at [www.dol.gov/ebsa.healthcarereform](http://www.dol.gov/ebsa.healthcarereform) or 1-866-444-3272.

### 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 1-800-244-4530.

*To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.*

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## 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](#) **\$150**
- [Specialist](#) [[cost sharing](#)] 10%
- Hospital (facility) [[cost sharing](#)] 10%
- Other [[cost sharing](#)] 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	
<a href="#">Deductibles</a>	\$150
<a href="#">Copayments</a>	\$11
<a href="#">Coinsurance</a>	\$1247
What isn't covered	
Limits or exclusions	\$15
<b>The total Peg would pay is</b>	<b>\$1,423</b>

### Managing Joe's Type 2 Diabetes

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

- The [plan's](#) overall [deductible](#) **\$150**
- [Specialist](#) [[cost sharing](#)] 10%
- Hospital (facility) [[cost sharing](#)] 10%
- Other [[cost sharing](#)] 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	
<a href="#">Deductibles</a>	\$150
<a href="#">Copayments</a>	\$906
<a href="#">Coinsurance</a>	\$32
What isn't covered	
Limits or exclusions	\$36
<b>The total Joe would pay is</b>	<b>\$1,124</b>

### Mia's Simple Fracture

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

- The [plan's](#) overall [deductible](#) **\$150**
- [Specialist](#) [[cost sharing](#)] 10%
- Hospital (facility) [[cost sharing](#)] 10%
- Other [[cost sharing](#)] 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	
<a href="#">Deductibles</a>	\$150
<a href="#">Copayments</a>	\$45
<a href="#">Coinsurance</a>	\$256
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$451</b>

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.