



**This is only a summary.** If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at [www.emblemhealth.com](http://www.emblemhealth.com) or by calling 1-800-624-2414.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	\$0	See the chart starting on page 2 for your costs for services this plan covers.
Are there other deductibles for specific services?	No	You don't have to meet <b>deductibles</b> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out-of-pocket limit on my expenses?	This plan has no out of pocket limit.	The <b>out-of-pocket limit</b> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out-of-pocket limit?	Co-payments, premiums, balance-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <b>out-of-pocket limit</b> .
Is there an overall annual limit on what the plan pays?	No	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
Does this plan use a network of providers?	Yes. For a list of in-network providers, see <a href="http://www.EmblemHealth.com">www.EmblemHealth.com</a> or call 1-877-842-3625	If you use an in-network doctor or other health care <b>provider</b> , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network <b>provider</b> for some services. Plans use the term in-network, <b>preferred</b> , or participating for <b>providers</b> in their <b>network</b> . See the chart starting on page 2 for how this plan pays different kinds of <b>providers</b> .
Do I need a referral to see a specialist?	No	You can see the <b>specialist</b> you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes	Some of the services this plan doesn't cover are listed on page 4. See your policy or plan document for additional information about <b>excluded services</b> .

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- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use in-network **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	\$30 co-pay/visit	Not covered	----None----
	Specialist visit	\$30 co-pay/visit	Not covered	----None----
	Other practitioner office visit	Chiropractor: \$30 co-pay/visit	Not covered	----None----
	Preventive care/screening/immunization	No charge	Not covered	----None----
<b>If you have a test</b>	Diagnostic test (x-ray, blood work)	No charge	Not covered	----None----
	Imaging (CT/PET scans, MRIs)	No charge	Not covered	Pre-certification required
<b>If you need drugs to treat your illness or condition</b>  More information about <a href="http://www.EmblemHealth.com">prescription drug coverage</a> is available at <a href="http://www.EmblemHealth.com">www.EmblemHealth.com</a> .	Generic drugs	Retail: \$25 co-pay/30 day supply Mail Order: \$50 co-pay/90 day supply	Not covered	
	Preferred brand drugs	Retail: \$35 co-pay/30 day supply Mail Order: \$70 co-pay/90 day supply	Not covered	
	Non-preferred brand drugs	Not covered	Not covered	----None----
	Specialty drugs	Same as above	Not covered	Subject to retail program cost sharing. 30 day supply

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# EmblemHealth® DCC Local 205 Welfare Fund

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 10/01/2013 - 09/30/2014

Coverage for: Individual/Family

Plan Type: EPO

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	No charge	Not covered	----None----
	Physician/surgeon fees	No charge	Not covered	----None----
<b>If you need immediate medical attention</b>	Emergency room services	\$100 co-pay/visit	\$100 co-pay/visit	Applies to facility charges
	Emergency medical transportation	Not covered	Covered at 100% of Usual and Customary Charge	----None----
	Urgent care	\$30 co-pay/visit	Not covered	----None----
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	\$500 per continuous confinement	Not covered	Prior approval required
	Physician/surgeon fee	No charge	Not covered	----None----
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Mental/Behavioral health outpatient services	\$30 co-pay/visit	Not covered	Prior approval may be required
	Mental/Behavioral health inpatient services	\$500 per continuous confinement	Not covered	Prior approval required
	Substance use disorder outpatient services	\$30 co-pay/visit	Not covered	Prior approval may be required
	Substance use disorder inpatient services	\$500 per continuous confinement	Not covered	Prior approval required Certain services may not be covered, see plan documents for details
<b>If you are pregnant</b>	Prenatal and postnatal care	No charge	Not covered	----None----
	Delivery and all inpatient services	\$500 per continuous confinement	Not covered	Limited to 48 hours for natural delivery and 96 hours for caesarean delivery. Prior approval required.

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Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
<b>If you need help recovering or have other special health needs</b>	Home health care	No charge	Not covered	200 visits per calendar year. Pre-certification required.
	Rehabilitation services	Inpatient: \$500 per continuous confinement Outpatient: \$30 copay/visit	Not covered	Inpatient coverage limited to 30 days/year. Outpatient coverage limited to 30 visits/year
	Habilitation services	Inpatient: \$500 per continuous confinement Outpatient: \$30 copay/visit	Not covered	
	Skilled nursing care	No charge	Not covered	Pre-certification is required
	Durable medical equipment	No charge	Not covered	Pre-certification is required when amount is > \$2,000
	Hospice service	No charge	Not covered	210 days per lifetime. Pre-certification required.
<b>If your child needs dental or eye care</b>	Eye exam	Not Covered	Not covered	----None----
	Glasses	Not covered	Not covered	----None----
	Dental check-up	Not covered	Not covered	----None----

**Excluded Services & Other Covered Services:**

<b>Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other <u>excluded services</u>.)</b>		
<ul style="list-style-type: none"> <li>• Acupuncture</li> <li>• Cosmetic surgery</li> <li>• Dental care</li> </ul>	<ul style="list-style-type: none"> <li>• Hearing aids</li> <li>• Infertility treatment</li> <li>• Long-term care</li> <li>• Non-emergency care when traveling outside the U.S.</li> </ul>	<ul style="list-style-type: none"> <li>• Private-duty nursing</li> <li>• Routine eye care</li> <li>• Routine foot care</li> <li>• Weight loss programs</li> </ul>

**Benefits paid as a result of injuries caused by another party may need to be repaid to the health plan or paid for by another party under certain circumstances.**

**Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)**

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- Bariatric surgery
- Chiropractic care

**Your Rights to Continue Coverage:**

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact EmblemHealth at 1-800-624-2414. You may also contact 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 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov).”

**Your Grievance and Appeals Rights:**

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact EmblemHealth.

<p>All hospital grievances should be mailed to: EmblemHealth-Hospital Grievance P.O. Box 2828 New York, New York 10116-2828 All other grievances should be mailed to: EmblemHealth-Grievance Unit P.O. Box 1701 New York, New York 10023-9476 Oral Utilization Review Appeals can be initiated by calling toll free 888-906-7668.</p>	<p>Or you may submit a written appeal to: EmblemHealth Utilization Review Appeals P.O. Box 2809 New York, NY 10116-2809 You may also obtain an external appeal application from: The New York State Department of Financial Services at 1-800-400-8882, or its Web site (<a href="http://www.dfs.ny.gov/">www.dfs.ny.gov/</a>), or The EmblemHealth Medical/Utilization Review Department at 1-877-482-3625</p>
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**Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-624-2414.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-624-2414.

Chinese (中文): 如果需要中文的帮助, 1-800-624-2414.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-624-2414

*To see examples of how this plan might cover costs for a sample medical situation, see the next page.*

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## About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



**This is not a cost estimator.**

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

### Having a baby (normal delivery)

- **Amount owed to providers:** \$7,540
- **Plan pays** \$7390
- **Patient pays** \$150

**Sample care costs:**

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
<b>Total</b>	<b>\$7,540</b>

**Patient pays:**

Deductibles	\$0
Co-pays	\$0
Co-insurance	\$0
Limits or exclusions	\$0
<b>Total</b>	<b>\$150</b>

Note: These numbers assume the patient has given notice of her pregnancy to the plan. If you are pregnant and have not given notice of your pregnancy, your costs may be higher. For more information, please contact: 1-800-624-2414.

### Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- **Amount owed to providers:** \$5,400
- **Plan pays** \$5320
- **Patient pays** \$80

**Sample care costs:**

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
<b>Total</b>	<b>\$5,400</b>

**Patient pays:**

Deductibles	\$0
Co-pays	\$0
Co-insurance	\$0
Limits or exclusions	\$80
<b>Total</b>	<b>\$80</b>

Note: These numbers assume the patient is participating in our diabetes wellness program. If you have diabetes and do not participate in the wellness program, your costs may be higher. For more information about the diabetes wellness program, please contact: 1-800-624-2414.

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## Questions and answers about the Coverage Examples:

### What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

### What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **co-payments**, and **co-insurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

### Does the Coverage Example predict my own care needs?

- ✘ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

### Does the Coverage Example predict my future expenses?

- ✘ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

### Can I use Coverage Examples to compare plans?

- ✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

### Are there other costs I should consider when comparing plans?

- ✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **co-payments**, **deductibles**, and **co-insurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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