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, call 1-833-242-3330 or visit us at www.carpentersfund.org. For 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 https://www.healthcare.gov/sbc-glossary/ or call 1-833-242-3330 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	$500 person / $1,000 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.
Are there services covered before you meet your deductible?	Yes. In-Network preventive care and any other services listed in SBC that indicate "Deductible waived."	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	For In-Network providers $3,200 person / $6,400 family, for Out-of-Network providers $4,300 person / $8,600 family. In-Network pharmacy out-of-pocket limit for prescriptions drugs: $3,600 person / $7,200 family.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billed charges, health care this plan doesn't cover, and preauthorization penalties.	Even though you pay these expenses, they don't count toward the out–of–pocket limit.
Will you pay less if you use a network provider?	Yes. See https://provider.bcbs.com or call: 1-833-242-3330 for a list of In-Network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral.

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
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$20 copay per visit Deductible waived	40% coinsurance	---None---
	Specialist visit	$40 copay per visit Deductible waived	40% coinsurance	---None---
	Preventive care/screening/ immunization	No Charge Deductible waived	40% coinsurance	You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for. Age and frequency limitations apply.
If you have a test	Diagnostic test (x-ray, blood work)	30% coinsurance	40% coinsurance	---None---
	Imaging (CT/PET scans, MRIs)	30% coinsurance	40% coinsurance	---None---
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.express-scripts.com	Generic drugs	Retail: $8 copay per prescription Mail order: $16 copay per prescription	Not Covered	Deductible does not apply. Retail limit: 34-day supply. Mail order limit: 90-day supply. You pay copay plus difference in cost for brand name drugs where a generic is available. No charge for ACA-required preventive generic drugs (or a brand name preventive drug if the generic drug is not medically appropriate). Maintenance medication after 3 fills must use retail pick up (at CVS only) or mail order.
	Preferred brand drugs	30% coinsurance retail Retail: $25 minimum / $50 maximum Mail order: $63 minimum / $125 maximum	Not Covered	
	Non-preferred drugs	30% coinsurance retail Retail: $40 minimum / $80 maximum Mail order: $100 minimum / $200 maximum	Not Covered	
	Specialty drugs	30% coinsurance $150 minimum / $300 maximum	Not Covered	Deductible does not apply. Information about specialty drugs is available at www.accredo.com.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% coinsurance	40% coinsurance	Precertification is required for some outpatient surgeries. Coverage will be denied if precertification is not obtained when required.
	Physician/surgeon fees	30% coinsurance	40% coinsurance	

* For more information about limitations and exceptions, see the plan or policy document at www.carpentersfund.org

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need immediate medical attention	Emergency room care	$100 copay per visit Deductible waived	$100 copay per visit Deductible waived	Copay waived if admitted, including observation stay
	Emergency medical transportation	30% coinsurance	30% coinsurance	Deductible applies first.
	Urgent care	$20 copay per visit/Specialist Urgent Care $40 copay	40% coinsurance	In-Network deductible and coinsurance apply to services in addition to urgent care visit (e.g. lab work, X-rays).
If you have a hospital stay	Facility fee (e.g., hospital room)	30% coinsurance	40% coinsurance	Precertification is required. Coverage will be denied if precertification is not obtained.
	Physician/surgeon fees	30% coinsurance	40% coinsurance	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$20 copay per visit; deductible waived. Other outpatient: 20% coinsurance	40% coinsurance	Precertification is required for some outpatient services. Coverage will be denied if precertification is not obtained when required
	Inpatient services	30% coinsurance	40% coinsurance	Precertification is required. Coverage will be denied if precertification is not obtained.
If you are pregnant	Office visits	No Charge for prenatal care or postnatal care; deductible waived.	40% coinsurance	Cost-sharing does not apply for preventive services or certain prenatal services. Depending on the type of services, coinsurance may apply, Maternity care may include tests and services described elsewhere in the SBC
	Childbirth/delivery professional services	30% coinsurance	40% coinsurance	
	Childbirth/delivery facility services	30% coinsurance	40% coinsurance	
If you need help recovering or have other special health needs	Home health care	30% coinsurance	40% coinsurance	Precertification is required. Coverage will be denied if precertification is not obtained.
	Rehabilitation services	$40 copay per visit for physical & occupational therapy; deductible waived. 30% coinsurance for speech therapy	40% coinsurance	Deductible applies first except for In-Network physical or occupational therapy visits.
	Habilitation services			
	Skilled nursing care	30% coinsurance	40% coinsurance	Precertification is required. Coverage will be denied if precertification is not obtained.
	Durable medical equipment	30% coinsurance	40% coinsurance	Precertification is required. Coverage will be denied if precertification is not obtained.
	Hospice services	30% coinsurance after deductible	40% coinsurance after deductible	Precertification is required. Coverage will be denied if precertification is not obtained.

* For more information about limitations and exceptions, see the plan or policy document at www.carpentersfund.org

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If your child needs dental or eye care	Children's eye exam	No Charge Deductible waived	Reimbursement of the allowed amount up to $50	Limited to one exam per 12 months. Vision benefits are administered by EyeMed.
	Children's glasses	No Charge Deductible waived	Reimbursement up to the allowed amount	Limited to one pair per 12 months. Vision benefits are administered by EyeMed.
	Children's dental check-up	No Charge Deductible waived	No Charge up to allowed amount	Limited to two exams per year. Dental benefits are administered by Delta Dental.

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
- Gym memberships
- Private-duty nursing
- 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
- Chiropractic care (20 visits per calendar year)
- Dental care (Adult)
- Hearing Aids (Limit of $1,500 per ear per year for individuals up to age 19, $1,500 per ear per 3 years for individuals over age 19. Administered by TRUHearing)
- Infertility Treatment
- Long Term Care
- Non-emergency care when traveling outside the U.S. (See www.bcbsglobalcore.com)
- Routine eye care (Adult) (Administered by EyeMed)
- Routine foot care (only for patients with systemic circulatory disease)

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: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or 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 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: 1-833-242-3330 or www.carpentersfund.org. 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.

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.

* For more information about limitations and exceptions, see the plan or policy document at www.carpentersfund.org

Language Access Services:

English: ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-844-864-4352 (TTY: 711).

Spanish: ATENCIÓN: Si usted habla inglés, tiene a su disposición servicios de asistencia de idiomas sin costo. Llame al 1-844-864-4352(TTY: 711).

Chinese: 请注意：如果您说[中文]，则可以免费使用语言协助服务。请致电 1-844-864-4352（TTY：711）。

Hmong: LUS CEEB TOOM: Yog tias koj hais LUS HMOOB, ces yuav muaj kev pab cuam txhais lus pub dawb rau koj. Hu rau tus xov tooj 1-844-864-4352 (TTY: 711).

Vietnamese: CHÚ Ý: Nếu bạn nói [người việt nam], bạn sẽ được cung cấp các dịch vụ hỗ trợ ngôn ngữ miễn phí. Gọi 1-844-864-4352(TTY: 711).

Somali: FIIRO GAAR AH: Haddii aad ku hadashid luuqada Soomaaliga, adeegyada caawinta luuqada, oo bilaash ah, ayaa laguu helayaa. Soo wac 1-844-864-4352 (TTY: 711).

Russian: ВНИМАНИЕ: Если вы говорите на русском, вам доступны бесплатные услуги переводчика. Позвоните 1-844-864-4352 (TTY: 711).

Arabic: انتبه: إذا كنت تتحدث اللغة العربية، تم توفير خدمات المساعدة اللغوية مجانًا. اتصل بالرقم ١-٨٤٤-٣٥٢-٧٠٦١ (TTY: ٧١١).

French : ATTENTION : Si vous parlez le français, des services d'assistance linguistique gratuits, vous sont proposés. Appelez le 1-844-864-4352 (ATS : 711).

German: ACHTUNG: Wenn Sie Deutsch sprechen, steht Ihnen ein kostenloser Sprachassistent zur Verfügung. Rufen Sie unter der Nummer 1-844-864-4352 (TTY: 711) an.

Amharic: ትኩረት፡ [አማርኛ] የሚናገሩ ከሆነ ከክፍያ ነፃ የሆነ የቋንቋ አገልግሎቶች በነጻ ያገኛሉ። 1-844-864-4352 (TTY: 711) ላይ ይጠሉ።

Korean: 주의: [한국어]를 사용하는 경우, 무료 언어 지원 서비스를 이용하실 수 있습니다. 1-844-864-4352로 전화해주십시오. (TTY: 711).

Lao: ຂໍ້ຫ້ຶຄວນຊາ: ຖ້າທ່ານເວົ້າພາສາລາວ, ການບໍລິການຊ່ວຍເຫຼືອທາງດ້ານພາສາຕ່ມ່ນມີໃຫ້ທ່ານໂດຍບໍ່ເ ສຽຄ່າ. ໂທ 1-844-864-4352 (TTY: 711).

Tagalog: PANSININ: Kung nagsasalita ka ng Tagalog, libre na available sa iyo ang mga serbisyo sa tulong sa wika. Tumawag sa 1-844-864-4352 (TTY: 711).

Navajo: Áhéhee': T'áá ał'níił nigíí bizaad yádaałti'í nisin, yá'át'éehá ánída'áł nisin, ákót'éego bee hóló, bizaad yádaałti'í nisin dah nishłį, yaaltsoh da t'áájí'ígíí ashkii. 1-844-864-4352 t'áá baa yáshti'. (TTY: 711).

Khmer: ប្រុងប្រយ័ត្ន៖ ប្រសិនបើអ្នកនិយាយភាសា [ខ្មែរ] មានផ្តល់សេវាកម្មជំនួយភាសាដែលឥតគិតថ្លៃជូនអ្នក។ ហៅទូរស័ព្ទទៅលេខ 1-844-864-4352 (TTY: 711)។

Italian: ATTENZIONE: Per coloro che parlano italiano, sono disponibili i servizi di assistenza linguistica gratuiti. Chiamare al numero 1-844-864-4352 (TTY: 711).

Guajarati: ધ્યાન આપો: જો તમે ગુજરાતી બોલો છો, તો ભાષા સહાય સેવાઓ, તમારા માટે નિઃશુલ્ક ઉપલબ્ધ છે. 1-844-864-4352 (TTY: 711) પર કૉલ કરો.

Polish: UWAGA: Jeśli mówisz po polsku, możesz skorzystać z bezpłatnych usług pomocy językowej. Zadzwoń pod numer 1-844-864-4352 (telefon tekstowy: 711).

Creole: ATANSYON: Si ou pale kreyòl, sèvis asistans lang yo gratis, e yo disponib pou ou. Rele nan 1-844-864-4352 (TTY: 711).

Portuguese: ATENÇÃO: Se você fala português, os serviços de assistência linguística, gratuitos, estão disponíveis para você. Ligue 1-844-864-4352 (TTY: 711).

Japanese: 注記：［日本語］話者向けの無料の言語支援サービスを利用できます。電話 1-844-864-4352 (TTY: 711)。

Farsi: توجه: اگر زبان شما فارسی است، خدمات کمک زبانی، به صورت رایگان در دسترس شما است. با شماره ۱-۸۴۴-۳۵۲-۷۰۶۱ تماس بگیرید (TTY: ۷۱۱).

Urdu: متوجہ ہوں: اگر آپ اُردو بولتے ہیں، تو زبان کی معاونت کی خدمات، آپ کے لیے مُفت دستیاب ہیں۔ ۱-۸۴۴-۳۵۲-۷۰۶۱ (TTY: ۷۱۱) پر کال کریں۔

Hindi: ध्यान दें: यदि आप हिन्दी बोलते हैं, तो आपके लिए निःशुल्क भाषा सहायता सेवाएं उपलब्ध हैं। 1-844-864-4352 (TY: 711) पर कॉल करें।

Telugu: ధ్యాస పెట్టండి: మీరు తెలుగు మాట్లాడగలిగితే, భాషా సహాయక సేవలు మీకు ఉచితంగా లభిస్తాయి. 1-844-864-4352 (TTY: 711)కు కాల్ చేయండి.

Swahili: KUMBUKA: Iwapo unazungumza Kiswahili, utapata huduma za usaidizi wa lugha bila malipo. Piga simu kwa 1-844-864-4352 (TTY: 711).

Ojibwe: AMBE: Giishipin wii'wiidookaagooyan ji-noondam Ojibwemowin, ganoozhishinaam 1-844-864-4352 (TTY: 711) Gawain gidaw-diba'anziin.

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	$500
Specialist copayment	$40
Hospital (facility) coinsurance	30%
Other coinsurance	30%

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	
Deductibles	$500
Copayments	$0
Coinsurance	$2,700
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	$3,260

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

The plan's overall deductible	$500
Specialist copayment	$40
Hospital (facility) coinsurance	30%
Other coinsurance	30%

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	
Deductibles	$500
Copayments	$400
Coinsurance	$1,100
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	$2,020

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

The plan's overall deductible	$500
Specialist copayment	$40
Hospital (facility) coinsurance	30%
Other coinsurance	30%

This EXAMPLE event includes services like:
Emergency room care *(including medical supplies)*
Diagnostic tests *(x-ray)*
Durable medical equipment *(crutches)*
Rehabilitation services *(physical therapy)*

Total Example Cost	$2,800

In this example, Mia would pay:

Cost Sharing	
Deductibles	$500
Copayments	$400
Coinsurance	$300
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	$1,200

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

Nondiscrimination Notice and Notice of Availability of Auxiliary Aids and Services

Independence Administrators complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Independence Administrators does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Independence Administrators:

- Provides free aids and services to people with disabilities to communicate effectively with us and written information in other formats, such as large print
- Provides free language services to people whose primary language is not English and information written in other languages

If you need these services, contact our Civil Rights Coordinator.

If you believe that Independence Administrators has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with our Civil Rights Coordinator.

There are four ways to file a grievance directly with Independence Administrators:

- by mail: Independence Administrators,
  ATTN: Civil Rights Coordinator, 1900 Market Street, Philadelphia, PA 19103;
- by phone: 844-864-4352 (TTY 711);
- by fax: 215-761-0920; or
- by email: IACivilRightsCoordinator@ibxtpa.com.

If you need help filing a grievance, our Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.