



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 healthcare 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, visit www.pensions.org or call Member Services at 1-800-773-7752. 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 www.pensions.org or call 1-800-773-7752 to request a copy.

Important Questions	Answers	Why This Matters:
<p>What is the overall deductible?</p>	<p>For member/family each: Network: 1.5% of member's compensation band¹</p> <p>Out of Network: 2.5% of member's compensation band; capped at 2.5% combined. Does not apply to preventive care, office visits, or prescription drug.</p> <p>Copayments and coinsurance amounts don't count toward the network deductible.</p>	<p>You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your plan document to see when the deductible starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the deductible.</p>
<p>Are there services covered before you meet your deductible?</p>	<p>Yes.</p>	<p>Preventive services, prescription, and office visit copayments. Additionally, the CARES Act permits participants to receive coverage for telehealth, remote care services, and COVID-19 testing and treatment before satisfying the deductible. These changes are in place until at least December 31, 2021, and may be extended depending on how long the pandemic lasts.</p>
<p>Are there other deductibles for specific services?</p>	<p>No.</p>	<p>You do not have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers.</p>
<p>What is the out-of-pocket limit for this plan?</p>	<p>5% of member's compensation band for all network medical, behavioral health, and prescription drug costs (capped at \$5,000 for individual and \$10,000 for family)</p>	<p>The out-of-pocket limit 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 healthcare expenses.</p>

¹Deductibles and coinsurance amounts are based on salary range, subject to a minimum and maximum salary.

Important Questions	Answers	Why This Matters:
	combined), 15% of member's compensation band for out of network, for family combined. Prescription drug costs, other than non-preferred brand drugs, are capped at a family coinsurance maximum of \$3,000.	
What is not included in the out-of-pocket limit ?	Premiums (dues), balance-billed charges, and healthcare expenses this plan doesn't cover do not apply to your total maximum out-of-pocket limit .	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 www.highmarkbcbs.com or call 1-888-835-2959 for a list of network providers .	If you use an in-network provider or other healthcare provider , this plan will pay some or all of the costs of covered services. Be aware, your in-network provider or hospital may use an out-of-network provider for some services. Plans use the term in- network , preferred, or participating for providers , in their network . See the chart starting on page 2 for how this plan pays different kinds of providers . As the plan does not pay for out-of-network services, it is less costly to use network providers .
Do you need a referral to see a specialist ?	No. You don't need a referral to see a specialist .	You can see the specialist you choose without permission from this plan .

 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)	
If you visit a healthcare provider's office or clinic	Primary care visit to treat an injury or illness	\$25 copayment /visit	50% coinsurance	Does not count toward deductible or out-of-pocket limit
	Specialist visit	\$45 copayment /visit	50% coinsurance	Does not count toward deductible or out-of-pocket limit
	Preventive care/screening/immunization	No charge	50% coinsurance for office visit; no charge for screenings and immunizations	For visit with primary care physician, pediatrician, or gynecologist (See preventive schedule on www.pensions.org for frequency.)

* For more information about limitations and exceptions, see the [plan](#) or policy document at www.pensions.org.

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)	
If you have a test	Diagnostic test (X-ray, blood work)	20% coinsurance	40% coinsurance	—————none—————
	Imaging (CT/PET scans, MRIs)	20% coinsurance	40% coinsurance	Pre-certification required
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.express-scripts.com	Preventive generic drugs	\$5 copayment/prescription (retail, 30-day fill); \$15 copayment/prescription (retail, 90-day fill); \$12.50 copayment/prescription (mail, 90-day fill)	Not covered	Prior authorization or step therapy program may apply.
	Preventive preferred brand drugs	\$20 copayment/prescription (retail, 30-day fill); \$60 copayment/prescription (retail, 90-day fill); \$50 copayment/prescription (mail, 90-day fill)	Not covered	
	Preventive non-preferred brand drugs	Does not apply		
	Generic drugs	\$10 copayment/prescription (retail, 30-day fill); \$30 copayment/prescription (retail, 90-day fill); \$25 copayment/prescription (mail, 90-day fill)	Specified copayment/prescription (retail, 30- or 90-day fill)	Prior authorization or step therapy program may apply
	Preferred brand drugs	30% coinsurance , min \$20 to max \$100 (retail, 30-day fill); 30% coinsurance , min \$60 to max \$300 (retail, 90-day fill); 30% coinsurance , min \$50 to max \$250 (mail, 90-day fill)	30% of contracted rate	
	Non-preferred brand drugs	50% coinsurance , min \$50 to max \$150 (retail, 30-day fill); 50% coinsurance , min \$150 to	50% of contracted rate	

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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)	
		max \$450 (retail, 90-day fill); 50% coinsurance , min \$125 to max \$375 (mail, 90-day fill)		Prior authorization or step therapy program may apply.
	Specialty drugs	Same percentages and minimums and maximums as above for preferred and non- preferred brands	Same percentages of contracted rate as above for preferred and non-preferred brands	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	40% coinsurance	———— none ————
	Physician/surgeon fees	20% coinsurance	40% coinsurance	———— none ————
If you need immediate medical attention	Emergency room care	20% coinsurance	20% coinsurance	Pre-certification required within 48 hours if admitted
	Emergency medical transportation	20% coinsurance	20% coinsurance	To nearest appropriate facility
	Urgent care	\$45 copayment /visit	40% coinsurance	———— none ————
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	40% coinsurance	Pre-certification required
	Physician/surgeon fees	20% coinsurance	40% coinsurance	———— none ————
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% coinsurance	40% coinsurance	Pre-certification required
	Inpatient services	20% coinsurance	40% coinsurance	Pre-certification required (within 48 hours of admission for mental health and substance abuse inpatient services)
If you are pregnant	Office visits	20% coinsurance	40% coinsurance	———— none ————
	Childbirth/delivery professional services	20% coinsurance	40% coinsurance	Includes hospital stay of at least 48 hours following vaginal delivery; 96 hours following cesarean section
	Childbirth/delivery facility services	20% coinsurance	40% coinsurance	Includes hospital stay of at least 48 hours following vaginal delivery; 96 hours following cesarean section

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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)	
If you need help recovering or have other special health needs	Home health care	20% coinsurance	40% coinsurance	100 visits annually of up to 8 hours each
	Rehabilitation services	20% coinsurance	40% coinsurance	—————none—————
	Habilitation services	20% coinsurance	40% coinsurance	See Guide to Your Healthcare Benefits.
	Skilled nursing care	20% coinsurance	40% coinsurance	180 days maximum annual limit for extended care facilities
	Durable medical equipment	20% coinsurance	40% coinsurance	————— none —————
	Hospice services	20% coinsurance	40% coinsurance	————— none —————
If your child needs dental or eye care	Children’s eye exam	\$25 copayment (with VSP provider)	Reimbursed up to \$45 after \$25 copayment	Limited to one exam per year.
	Children’s glasses	Not covered	Not covered	
	Children’s dental checkup	Not covered	Not covered	

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 .)		
<ul style="list-style-type: none"> • Cosmetic surgery • Dental care • Experimental or investigational medical treatment 	<ul style="list-style-type: none"> • Long-term care • Private-duty nursing 	<ul style="list-style-type: none"> • Routine foot care • Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn’t a complete list. Please see your plan document.)		
<ul style="list-style-type: none"> • Acupuncture if provided by a physician or a state-licensed acupuncturist • Bariatric surgery 	<ul style="list-style-type: none"> • Chiropractic care • Infertility treatment • Hearing aids (and fittings) 	<ul style="list-style-type: none"> • Most coverage provided outside the United States • Routine eye exam through VSP

Your Rights to Continue Coverage: There is an agency that can help if you want to continue your coverage after it ends. The contact information for the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or 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 or call 1-800-318-2596. For more information on your rights to continue coverage, contact Member Services at 1-800-773-7752.

Your Grievance and Appeals Rights: The U.S. Department of Health and Human Services 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

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about your rights, this notice, or assistance, contact Member Services at 1-800-773-7752. You may also contact the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Does this [plan](#) provide Minimum Essential Coverage? Yes.

This plan does provide minimum essential coverage.

Does this [plan](#) meet the Minimum Value Standards? Yes.

This health coverage does meet the minimum value standard for the benefits it provides.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-773-7752.

Korean (한국어): 한국어로 도움이 필요하시면, 1-800-773-7752 로 전화하십시오.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-773-7752.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-773-7752.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijjigo holne' 1-800-773-7752.

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 prenatal care and a hospital delivery)

■ The plan's overall deductible	\$875
■ Specialist copayment	\$45
■ Hospital (facility) coinsurance	20%
■ Other coinsurance	20%

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
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$875
Copayments	\$0
Coinsurance	\$2,365
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Peg would pay is	\$3,240

Managing Joe's Type 2 Diabetes

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

■ The plan's overall deductible	\$875
■ Specialist copayment	\$45
■ Hospital (facility) coinsurance	20%
■ Other coinsurance	20%

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
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$875
Copayments	\$405
Coinsurance	\$945
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Joe would pay is	\$2,225

Mia's Simple Fracture

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

■ The plan's overall deductible	\$875
■ Specialist copayment	\$45
■ Hospital (facility) coinsurance	20%
■ Other coinsurance	20%

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
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$875
Copayments	\$0
Coinsurance	\$385
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$1,260

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



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Important Questions	Answers	Why This Matters
<p>What is the overall deductible?</p>	<p>\$2,000 individual/\$4,000 family</p> <p>Network deductible does not apply to office visits, preventive care services, diagnostic tests, imaging tests, urgent care, and prescription drug expenses.</p> <p>Copayments and coinsurance amounts don't count toward the network deductible.</p>	<p>You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your plan document to see when the deductible starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the deductible.</p>
<p>Are there services covered before you meet your deductible?</p>	<p>Yes.</p>	<p>Preventive services, prescription, and office visit copayments as well as copayments for certain services, i.e., therapy. Additionally, the CARES Act permits participants to receive coverage for telehealth, remote care services, and COVID-19 testing and treatment before satisfying the deductible. These changes are in place until at least December 31, 2021, and may be extended depending on how long the pandemic lasts.</p>
<p>Are there other deductibles for specific services?</p>	<p>No.</p>	<p>You do not have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers.</p>
<p>What is the out-of-pocket limit for this plan?</p>	<p>Total maximum out of pocket of \$5,000 individual/\$10,000 family.</p>	<p>The out-of-pocket limit 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 healthcare expenses.</p>
<p>What is not included in the out-of-pocket limit?</p>	<p>Premiums (dues), balance-billed charges, and healthcare expenses this plan doesn't cover do not apply to your total maximum out-of-pocket limit.</p>	<p>Even though you pay these expenses, they don't count toward the out-of-pocket limit.</p>

Important Questions	Answers	Why This Matters
Will you pay less if you use a network provider ?	Yes. See www.highmarkbcbs.com or call 1-888-835-2959 for a list of network providers .	If you use an in-network provider or other healthcare provider , this plan will pay some or all of the costs of covered services. Be aware, your in-network provider or hospital may use an out-of-network provider for some services. Plans use the term in- network , preferred, or participating for providers , in their network . See the chart starting on page 2 for how this plan pays different kinds of providers . As the plan does not pay for out-of-network services, it is less costly to use network providers .
Do you need a referral to see a specialist ?	No. You don't need a referral to see a specialist .	You can see the specialist you choose without permission from this plan .

 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)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$40 copayment /visit	Not covered	—————none—————
	Specialist visit	\$60 copayment /visit	Not covered	—————none—————
	Preventive care/screening/Immunization	No charge	Not covered	For visit with primary care physician, pediatrician, or gynecologist. (See preventive schedule on www.pensions.org for frequency.)
If you have a test	Diagnostic test (X-ray, blood work)	\$65 copayment /visit	Not covered	—————none—————
	Imaging (CT/PET scans, MRIs)	\$200 copayment /visit	Not covered	Pre-certification required
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.express-scripts.com	Preventive generic drugs	\$6 copayment/prescription (retail, 30-day fill); \$18 copayment/prescription (retail, 90-day fill); \$15 copayment/prescription (mail, 90-day fill)	Not covered	Prior authorization or step therapy program may apply.
	Preventive preferred brand drugs	\$30 copayment/prescription (retail, 30-day fill);	Not covered	

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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)		
		\$90 copayment/prescription (retail, 90-day fill); \$75 copayment/prescription (mail, 90-day fill)			
	Preventive non-preferred brand drugs	Does not apply			
	Generic drugs	\$12 copayment/prescription (retail, 30-day fill); \$36 copayment/prescription (retail, 90-day fill); \$30 copayment/prescription (mail, 90-day fill)	Not covered	Prior authorization or step therapy program may apply.	
	Preferred brand drugs	35% coinsurance , min \$35 to max \$150 (retail, 30-day fill); 35% coinsurance , min \$105 to max \$450 (retail, 90-day fill); 35% coinsurance , min \$85 to max \$375 (mail, 90-day fill)	Not covered		
	Non-preferred brand drugs	Not covered	Not covered		
	Specialty drugs	Same percentages and minimums and maximums as above for preferred brand drugs	Not covered		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	Not covered		————— none —————
	Physician/surgeon fees	20% coinsurance	Not covered		————— none —————
If you need immediate medical attention	Emergency room care	20% coinsurance	20% coinsurance	Pre-certification required within 48 hours if admitted	
	Emergency medical transportation	20% coinsurance	20% coinsurance	To nearest appropriate facility	

limitations and exceptions, see the [plan](#) or policy document at www.pensions.org.

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)	
	Urgent care	\$60 copayment /visit	Not covered	————— none —————
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	Not covered	Pre-certification required
	Physician/surgeon fees	20% coinsurance	Not covered	————— none —————
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% coinsurance	Not covered	Pre-certification required
	Inpatient services	20% coinsurance	Not covered	Pre-certification required (within 48 hours of admission for mental health and substance abuse inpatient services)
If you are pregnant	Office visits	20% coinsurance	Not covered	————— none —————
	Childbirth/delivery professional services	20% coinsurance	Not covered	Includes hospital stay of at least 48 hours following vaginal delivery; 96 hours following cesarean section
	Childbirth/delivery facility services	20% coinsurance	Not covered	Includes hospital stay of at least 48 hours following vaginal delivery; 96 hours following cesarean section
If you need help recovering or have other special health needs	Home health care	20% coinsurance	Not covered	100 visits annually of up to 8 hours each
	Rehabilitation services	\$40 copayment /visit	40% coinsurance	————— none —————
	Habilitation services	20% coinsurance	Not covered	See Guide to Your Healthcare Benefits.
	Skilled nursing care	20% coinsurance	Not covered	180 days maximum annual limit for extended care facilities
	Durable medical equipment	20% coinsurance	Not covered	————— none —————
	Hospice services	20% coinsurance	Not covered	————— none —————
If your child needs dental or eye care	Children's eye exam	\$25 copayment (with VSP provider)	Not covered	Limited to one exam per year.
	Children's glasses	Not covered	Not covered	
	Children's dental checkup	Not covered	Not covered	

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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
- Experimental or investigational medical treatment
- Long-term care
- Private-duty nursing
- Routine foot care
- Weight loss programs

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

- Acupuncture if provided by a physician or a state-licensed acupuncturist
- Bariatric surgery
- Chiropractic care
- Infertility treatment
- Hearing aids (and fittings)
- Most coverage provided outside the United States
- Routine eye exam through VSP (

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Does this [plan](#) provide Minimum Essential Coverage? Yes.

This plan does provide minimum essential coverage.

Does this [plan](#) meet the Minimum Value Standards? Yes.

This health coverage does meet the minimum value standard for the benefits it provides.

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Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-773-7752.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-773-7752.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-773-7752.

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

About these Coverage Examples:



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Peg is Having a Baby

(9 months of in-network prenatal care and a hospital delivery)

- The [plan's](#) overall [deductible](#) \$2,000
- [Specialist copayment](#) \$60
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

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
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$2,000
Copayments	\$0
Coinsurance	\$2,140
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Peg would pay is	\$4,140

Managing Joe's Type 2 Diabetes

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

- The [plan's](#) overall [deductible](#) \$2,000
- [Specialist copayment](#) \$60
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

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
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$2,000
Copayments	\$420
Coinsurance	\$720
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Joe would pay is	\$3,140

Mia's Simple Fracture

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

- The [plan's](#) overall [deductible](#) \$2,000
- [Specialist copayment](#) \$60
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

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
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$2,000
Copayments	\$320
Coinsurance	\$160
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$2,480

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



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 healthcare 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, visit www.pensions.org or call Member Services at 1-800-773-7752. 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 www.pensions.org or call 1-800-773-7752 to request a copy.

Important Questions	Answers	Why This Matters
What is the overall deductible ?	\$3,000 individual/\$6,000 family Copayments and coinsurance amounts don't count toward the network deductible .	You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. If you are in a family, the family deductible must be met prior to the plan paying for any covered service. Check your plan document to see when the deductible starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the deductible .
Are there services covered before you meet your deductible ?	Yes.	Preventive services . Additionally, the CARES Act permits an otherwise eligible individual with coverage under an HDHP to receive coverage for telehealth, remote care services, and COVID-19 testing and treatment before satisfying the deductible. These changes are in place until at least December 31, 2021, and may be extended depending on how long the pandemic lasts.
Are there other deductibles for specific services?	No.	You do not have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
What is the out-of-pocket limit for this plan ?	Total maximum out of pocket of \$5,000 individual/\$10,000 family.	The out-of-pocket limit 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 healthcare expenses.
What is not included in the out-of-pocket limit ?	Premiums (dues), balance-billed charges, and healthcare expenses this plan doesn't cover do not apply to your total maximum out-of-pocket limit .	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 www.highmarkbcbs.com or call 1-888-835-2959 for a list of network providers .	If you use an in-network provider or other healthcare provider , this plan will pay some or all of the costs of covered services. Be aware, your in-network provider or hospital may use an out-of-network provider for some services. Plans use the term in- network , preferred, or participating for providers , in their network . See the chart starting on page 2 for how this plan pays different kinds of providers . As the plan does not pay for out-of-network services, it is less costly to use network providers .

Important Questions	Answers	Why This Matters
Do you need a referral to see a specialist ?	No. You don't need a referral to see a specialist .	You can see the specialist you choose without permission from this plan .

 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)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	20% coinsurance	Not covered	—————none—————
	Specialist visit	20% coinsurance	Not covered	—————none—————
	Preventive care/screening/immunization	No charge	Not covered	For visit with primary care physician, pediatrician, or gynecologist. (See preventive schedule on www.pensions.org for frequency)
If you have a test	Diagnostic test (X-ray, blood work)	20% coinsurance	Not covered	—————none—————
	Imaging (CT/PET scans, MRIs)	20% coinsurance	Not covered	Pre-certification required
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.express-scripts.com	Preventive generic drugs	\$6 copayment/prescription (retail, 30-day fill); \$18 copayment/prescription (retail, 90-day fill); \$15 copayment/prescription (mail, 90-day fill) Not subject to deductible	Not covered	Prior authorization or step therapy program may apply.
	Preventive preferred brand drugs	\$30 copayment/prescription (retail, 30-day fill); \$90 copayment/prescription (retail, 90-day fill); \$75 copayment/prescription (mail, 90-day fill)	Not covered	

* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.pensions.org](#).

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)	
		Not subject to deductible		
	Preventive non-preferred brand drugs	Does not apply		
	Generic drugs	30% coinsurance subject to \$150 max copayment/prescription (retail, 30-day fill); \$450 max copayment/prescription (retail, 90-day fill); \$375 max copayment/prescription (mail, 90-day fill)	Not covered	Prior authorization or step therapy program may apply.
	Preferred brand drugs			
	Non-preferred brand drugs	Not covered	Not covered	
Specialty drugs	Same percentages and minimums and maximums as above for preferred brand drugs	Not covered		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	Not covered	————— none —————
	Physician/surgeon fees	20% coinsurance	Not covered	————— none —————
If you need immediate medical attention	Emergency room care	20% coinsurance	20% coinsurance	Pre-certification required within 48 hours if admitted
	Emergency medical transportation	20% coinsurance	20% coinsurance	To nearest appropriate facility
	Urgent care	20% coinsurance	Not covered	————— none —————
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	Not covered	Pre-certification required
	Physician/surgeon fees	20% coinsurance	Not covered	————— none —————

limitations and exceptions, see the [plan](#) or policy document at www.pensions.org.

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)	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% coinsurance	Not covered	Pre-certification required
	Inpatient services	20% coinsurance	Not covered	Pre-certification required (within 48 hours of admission for mental health and substance abuse inpatient services)
If you are pregnant	Office visits	20% coinsurance	Not covered	————— none —————
	Childbirth/delivery professional services	20% coinsurance	Not covered	Includes hospital stay of at least 48 hours following vaginal delivery; 96 hours following cesarean section
	Childbirth/delivery facility services	20% coinsurance	Not covered	Includes hospital stay of at least 48 hours following vaginal delivery; 96 hours following cesarean section
If you need help recovering or have other special health needs	Home health care	20% coinsurance	Not covered	100 visits annually of up to 8 hours each
	Rehabilitation services	20% coinsurance	Not covered	————— none —————
	Habilitation services	20% coinsurance	Not covered	See Guide to Your Healthcare Benefits.
	Skilled nursing care	20% coinsurance	Not covered	180 days maximum annual limit for extended care facilities
	Durable medical equipment	20% coinsurance	Not covered	————— none —————
	Hospice services	20% coinsurance	Not covered	————— none —————
If your child needs dental or eye care	Children's eye exam	\$25 copayment (with VSP provider)	Not covered	Limited to one exam per year. Individuals enrolled in the HDHP will be automatically enrolled in the VSP vision exam benefit. The vision exam benefit is not considered part of the HDHP.
	Children's glasses	Not covered	Not covered	
	Children's dental checkup	Not covered	Not covered	

* For more information about limitations and exceptions, see the [plan](#) or policy document at www.pensions.org.

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
- Experimental or investigational medical treatment
- Long-term care
- Private-duty nursing
- Routine foot care
- Weight loss programs

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

- Acupuncture if provided by a physician or a state-licensed acupuncturist
- Bariatric surgery
- Chiropractic care
- Infertility treatment
- Hearing aids (and fittings)
- Most coverage provided outside the United States
- Routine eye exam through VSP

Your Rights to Continue Coverage: There is an agency that can help if you want to continue your coverage after it ends. The contact information for the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or 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 or call 1-800-318-2596. For more information on your rights to continue coverage, contact Member Services at 1-800-773-7752.

Your Grievance and Appeals Rights: The U.S. Department of Health and Human Services 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 Member Services at 1-800-773-7752. You may also contact the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Does this [plan](#) provide Minimum Essential Coverage? Yes.

This plan does provide minimum essential coverage.

Does this [plan](#) meet the Minimum Value Standards? Yes.

This health coverage does meet the minimum value standard for the benefits it provides.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-773-7752.

Korean (한국어): 한국어로 도움이 필요하시면, 1-800-773-7752 로 전화하십시오.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-773-7752.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-773-7752.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijijigo holne' 1-800-773-7752.

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 prenatal care and a hospital delivery)

- The [plan's](#) overall [deductible](#) \$6,000
- [Specialist copayment](#)
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

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
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$6,000
Copayments	\$0
Coinsurance	\$1,340
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Peg would pay is	\$7,340

Managing Joe's Type 2 Diabetes

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

- The [plan's](#) overall [deductible](#) \$3,000
- [Specialist copayment](#)
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

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
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$3,000
Copayments	\$0
Coinsurance	\$520
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Joe would pay is	\$3,520

Mia's Simple Fracture

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

- The [plan's](#) overall [deductible](#) \$6,000
- [Specialist copayment](#)
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

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
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$2,800
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$2,800

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