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 608-842-9101 (claims). 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.dol.gov/ebsa/healthreform or call 1-800-397-3373 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	**$300** Person or **$600** 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. PPO preventive services, PPO office visits, and PPO inpatient mental health/substance use disorder services are covered before you meet your deductible.	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?	Yes. **$300** Person for Organ Transplant; **$25** Person or **$75** Family for Dental. There are no other specific deductibles.	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
What is the out-of-pocket limit for this plan?	Medical: PPO: **$4,500** Person or Family; Non-PPO **$10,000** Person or Family. Prescription drugs: **$4,600** Person or **$13,700** 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?	Medical: Premiums, prescription drug copayments, balance billing charges, and health care this plan does not cover. Prescription drugs: Premiums, medical expenses, balance billing charges and health care this plan does not cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.

Important Questions	Answers	Why This Matters:
Will you pay less if you use a network provider?	Yes. See www.anthem.com for a list of PPO 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
		PPO Provider (You will pay the least)	Non-PPO 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	$15 copayment/visit. Deductible does not apply.	40% coinsurance	No charge for LiveHealth Online.
	Specialist visit	$15 copayment/visit. Deductible does not apply.	40% coinsurance	50% coinsurance applies for TMJ services.
	Preventive care/screening/ immunization	No charge. Deductible does not apply.	40% coinsurance	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	10% coinsurance; no charge for chiropractic x-rays	40% coinsurance	Genetic testing limited to diagnostic testing with a $2,500 annual maximum per person. Annual maximum does not apply to preventive services, such as genetic testing for breast cancer.
	Imaging (CT/PET scans, MRIs)	10% coinsurance	40% coinsurance	None
If you need drugs to treat your illness or condition More information about **prescription**	Generic drugs	$8 copayment/fill retail; $16 copayment/fill mail order	$8 copayment/fill retail plus amounts over PPO provider cost	30-day supply retail; 90-day supply Walgreens or ESI mail order; maintenance medications must be filled through Walgreens or the ESI mail order program. Immunosuppressive drugs covered under the transplant benefit should be filled through ESI mail order program; cost sharing for retail
	Formulary brand drugs	$25 copayment/fill retail; $50 copayment/fill mail order, plus the difference in costs between the brand name and generic, if generic is available	$25 copayment/fill retail plus the difference in costs between the brand name and generic, if generic is available, plus amounts over PPO provider cost	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		PPO Provider (You will pay the least)	Non-PPO Provider (You will pay the most)	
drug coverage is available at www.express-scripts.com.	Non-formulary brand drugs	$40 copayment/fill retail; $80 copayment/fill mail order, plus the difference in costs between the brand name and generic, if generic is available	$40 copayment/fill retail; plus the difference in costs between the brand name and generic, if generic is available, plus amounts over PPO provider cost	immunosuppressive drugs will be determined on a case-by-case basis. Certain drugs require prior authorization for coverage. No charge for PPO FDA-approved generic contraceptives (or brand name contraceptives if a generic is medically inappropriate).
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% coinsurance	40% coinsurance	None
	Physician/ surgeon fees	10% coinsurance	40% coinsurance	None
If you need immediate medical attention	Emergency room care	$100 copayment plus 10% coinsurance	$100 copayment plus 10% coinsurance	$100 copayment waived if admitted as bed patient for at least 1 day within the three consecutive-day period after visiting the emergency room.
	Emergency medical transportation	10% coinsurance	10% coinsurance	None
	Urgent care	10% coinsurance	40% coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	10% coinsurance	40% coinsurance	Coverage is for a semi-private room unless the patient's condition requires a private room. Orthognathic surgery, 50% coinsurance with $10,000 lifetime maximum per person. Surgical treatment for morbid obesity limited to once per lifetime - preauthorization is required for coverage.
	Physician/ surgeon fees	10% coinsurance	40% coinsurance	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge. Deductible does not apply.	No charge. Deductible does not apply.	No charge for LiveHealth Online.
	Inpatient services	Mental health: 10% coinsurance Substance use disorder: no charge for first occurrence, 10% coinsurance for second and subsequent occurrences. Deductible does not apply.	40% coinsurance	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		PPO Provider (You will pay the least)	Non-PPO Provider (You will pay the most)	
If you are pregnant	Office visits	$15 copayment/visit. Deductible does not apply.	40% coinsurance	Cost sharing does not apply to preventive services. Depending on the type of services, coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery professional services	10% coinsurance	40% coinsurance	
	Childbirth/delivery facility services	10% coinsurance	40% coinsurance	
If you need help recovering or have other special health needs	Home health care	10% coinsurance	40% coinsurance	Limited to 40 visits in a 12-consecutive month period; weekly costs not to exceed weekly cost for confinement in a skilled nursing facility.
	Rehabilitation services	10% coinsurance for outpatient services. Inpatient services are not covered.	40% coinsurance for outpatient services. Inpatient services are not covered.	Coverage is provided for physical, respiratory, occupational and speech therapies. Outpatient visits are limited to 30 combined visits per lifetime.
	Habilitation services	Not covered	Not covered	You must pay 100% of this service, even in-network.
	Skilled nursing care	10% coinsurance	40% coinsurance	Limited to 60 days per confinement.
	Durable medical equipment	10% coinsurance	40% coinsurance	Rentals not to exceed purchase price of equipment.
	Hospice services	No charge	No charge	None
If your child needs dental or eye care	Children's eye exam	No charge. Deductible does not apply.	Reimbursed up to $45; deductible does not apply	None; separately administered by EyeMed (866-800-5457).
	Children's glasses	Frames: No charge up to $130, 20% discount off balance over $130; Lenses: No charge standard/ polycarbonate non-progressive; deductible does not apply	Frames: Reimbursed up to $65; Lenses: Reimbursed up to $25 single vision and $24 polycarbonate; deductible does not apply	Lenses and frames covered once every 24 months; separately administered by EyeMed (866-800-5457). Fund Office administers reimbursement of out-of-pocket vision costs up to $250 per person per year.
	Children's dental check-up	No charge. Dental deductible does not apply.	Delta Dental: No charge. Dental deductible does not apply. CarePlus: Not covered.	None; separately administered by Delta Dental (800-236-3712) or CarePlus (800-318-7007).

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 (with certain exceptions)
- Habilitation services
- Infertility treatment
- Long-term care
- Routine foot care
- Weight loss programs (except as required by the health reform law)

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

- Acupuncture (for certain diagnoses)
- Bariatric surgery (one surgery per lifetime, preauthorization required)
- Chiropractic care (no charge up to $75/visit; 26 visits per person per calendar year)
- Dental care (Adult) (Delta Dental: $2,000 calendar year maximum per person; CarePlus: $2,500 calendar year maximum per person)
- Hearing aids ($2,000 per person every 5 years)
- Non-emergency and emergency care when traveling outside the U.S. or Canada
- Private-duty nursing (only with hospice care)
- Routine eye care (Adult) (separately administered by EyeMed; Fund Office administers reimbursement of out-of-pocket costs up to $250 per person per year)

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 Department of Labor's 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: the Plan Administrator, Wisconsin Laborers' Health Fund, Benefit Plan Administrators, 4633 LIUNA Way, Suite 201, DeForest, WI 53532-2514, Telephone 608-842-9101. 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.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-397-3373.
Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-397-3373.

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	$300
Specialist copayment	$15
Hospital (facility) coinsurance	10%
Other coinsurance	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	
Deductibles	$300
Copayments	$60
Coinsurance	$1,080
What isn't covered	
Limits or exclusions	$20
The total Peg would pay is	**$1,460**

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

The plan's overall deductible	$300
Specialist copayment	$15
Hospital (facility) coinsurance	10%
Other coinsurance	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	
Deductibles	$120
Copayments	$770
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Joe would pay is	**$890**

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

The plan's overall deductible	$300
Specialist copayment	$15
Hospital (facility) coinsurance	10%
Other coinsurance	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	
Deductibles	$300
Copayments	$170
Coinsurance	$200
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$670**

NOTE: A Health Reimbursement Arrangement (HRA) is also available under this plan. The HRA generally covers expenses that qualify as allowable "medical care" by the IRS and satisfy any requirements imposed by the plan. You may be eligible to file for reimbursement of some of these expenses, as permitted by the plan's Health Reimbursement Arrangement. These numbers assume the patient does not participate in the plan's wellness program. If you participate in the plan's wellness program, you may be able to reduce your cost. For more information about the wellness program, please contact: 608-842-9101.

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