

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. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, see the Summary Plan Description (SPD) at [www.milamhctf.com](http://www.milamhctf.com) or call MILA at (212) 766-5700 or call the phone number on each vendor's I.D. card. 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](http://www.dol.gov/ebsa/healthreform) or [www.milamhctf.com](http://www.milamhctf.com) or call 212-766-5700 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall deductible?</b>	<u>In-Network providers</u> : \$0 <u>Out-of-network providers</u> : \$300/individual or \$600/family	<u>In-Network providers</u> : See the Common Medical Events chart below for your costs for services this plan covers. <u>Out-of-Network</u> : 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 this plan, the overall family deductible must be met before the plan begins to pay.
<b>Are there services covered before you meet your deductible?</b>	Yes. <u>In-Network providers</u> : Not applicable. <u>Out-of-network providers</u> : <u>Emergency room care</u> , <u>prescription drugs</u> , dental and optical benefits are covered before you meet your deductible.	<u>In-Network providers</u> : This plan does not have a deductible for in-network services. <u>Out-of-Network</u> : This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply.
<b>Are there other deductibles for specific services?</b>	Yes. All brand name <u>prescription drugs</u> with generic equivalent: \$500/family. Dental: \$25/individual or \$75/family 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.
<b>What is the out-of-pocket limit for this plan?</b>	<u>In-network providers</u> : Not Applicable <u>Out-of-Network Providers</u> : \$6,500/person or \$13,000/family	<u>In-Network providers</u> : This plan does not have an out-of-pocket limit on your expenses for in-network providers. <u>Out-of-Network</u> : The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in the plan, the overall family out-of-pocket limit must be met.
<b>What is not included in the out-of-pocket limit?</b>	<u>Prescription drug</u> , dental and optical benefits, <u>copayments</u> on certain services, <u>premiums</u> , <u>balance-billing</u> charges, penalties for failure to obtain <u>preauthorization</u> and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
<b>Will you pay less if you use a network provider?</b>	Yes. For a list of <u>in-network providers</u> , see <a href="http://www.milamhctf.com">www.milamhctf.com</a> to be directed to each vendor's website or call the number on the back of the ID card for each vendor.	This plan uses a <u>provider network</u> . 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 ( <u>balance billing</u> ). 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.
<b>Do you need a referral to see a specialist?</b>	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



All **copayment** and **coinsurance** costs for **out-of-network** providers 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)	
<b>If you visit a health care <u>provider's office</u> or clinic</b>	Primary care visit to treat an injury or illness	\$15 copay/visit for primary care and in-store health clinics; Deductible does not apply	40% <u>coinsurance</u>	<u>Primary Care Physician</u> (PCP) includes internist, family practitioner, pediatrician and OB/GYN for primary care. In-store health-clinic visits to treat minor illnesses and injuries—all for a primary care <u>copay of \$15</u> .
	<u>Specialist</u> visit	\$30 <u>copay/visit</u>	40% <u>coinsurance</u>	<u>Specialists</u> include cardiologist, gastroenterologist, rheumatologist, ophthalmologist, podiatrist, nutritionist, acupuncturists, radiologist, etc. OB/GYN is covered as <u>specialist</u> for illness-related care. *See the Definition section of the Summary Plan Description (SPD).
	<u>Preventive care/screening/immunization</u>	PCP - \$15 <u>copay/visit</u> ; <u>Specialist</u> - \$30 <u>copay/visit</u> Immunization - No charge	Not covered	Age and frequency limits apply. Not covered <u>out-of-network</u> . *See the preventive section of the Summary Plan Description (SPD).
<b>If you have a test</b>	<u>Diagnostic test</u> (x-ray, blood work)	\$10 <u>copay/test</u>	40% <u>coinsurance</u>	No additional charge after office visit <u>copay</u> if part of visit.
	Imaging (CT/PET scans, MRIs)	\$10 <u>copay/test</u>	40% <u>coinsurance</u>	Failure to obtain <u>preauthorization</u> will result in 20% reduction in benefits. No additional charge after office visit <u>copay</u> if part of visit.

\* For more information about limitations and exceptions, see the Summary Plan Description (SPD) at [www.milamhctf.com](http://www.milamhctf.com).

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)	
<p><b>If you need drugs to treat your illness or condition</b> More information about <b><u>prescription drug coverage</u></b> is available at <b><u>www.caremark.com</u></b></p>	Generic drugs	Retail and Mail Order: \$5 <u>copay</u> /prescription	Retail only: \$5 <u>copay</u> /prescription plus additional cost for <u>out-of-network</u> pharmacy; Mail order: Not covered	<p><u>Out-of-network deductible</u> does not apply. <u>Out-of-network cost sharing</u> does not count toward <u>out-of-pocket limit</u>. Brand name drugs with generic equivalent (multi-source drugs) subject to separate \$500 family <u>deductible</u> plus excess cost of multi-source drug.</p>
	Preferred brand drugs	Retail: \$10 <u>copay</u> /prescription; Mail Order: \$15 <u>copay</u> /prescription	Retail only: \$10 <u>copay</u> /prescription plus additional cost for <u>out-of-network</u> pharmacy; Mail order: Not covered	
	Non-preferred brand drugs	Retail: \$25 <u>copay</u> /prescription; Mail Order: \$50 <u>copay</u> /prescription	Retail only: \$25 <u>copay</u> /prescription plus additional cost for <u>out-of-network</u> pharmacy; Mail order: Not covered	<p>Members age 18 and older can access seasonal flu shots and other vaccinations through any CVS/Caremark pharmacy location as well as most other <u>in-network</u> pharmacies at no cost. Some medications require prior approval from Caremark.</p> <p>Must submit claim to Caremark for <u>out-of-network</u> retail pharmacy. Responsible for the <u>copay</u> and additional cost between what the prescription would have cost at <u>in-network</u> pharmacy and the cost at the <u>out-of-network</u> pharmacy.</p>
	<u>Specialty drugs</u>	Retail; Not covered; Specialty Pharmacy only: Generic: \$5 <u>copay</u> /prescription Preferred brand: \$10 <u>copay</u> /prescription Non-preferred brand: \$25 <u>copay</u> /prescription	Not covered	<p><u>Specialty drugs</u> must go through CVS Caremark Specialty Pharmacy. No retail or <u>out-of-network</u> available.</p> <p>Please call the number on the back of your I.D. card for more information on <u>Specialty Drugs</u> or see the <u>Prescription Drug</u> section of the SPD*.</p>

\* For more information about limitations and exceptions, see the Summary Plan Description (SPD) at [www.milamhctf.com](http://www.milamhctf.com).

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)	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	No charge	40% <u>coinsurance</u>	Includes outpatient surgery and non-surgery facility charges.
	Physician/surgeon fees	No charge	40% <u>coinsurance</u>	Failure to obtain <u>preauthorization</u> will result in 20% reduction in benefits for certain surgeries/procedures. If multiple surgeries performed during one operating session, 50% reduction of charges to surgery of lesser charge. *See the Surgery and Approving Your Care sections of the SPD.
<b>If you need immediate medical attention</b>	<u>Emergency room care</u>	If true emergency, \$25 <u>copay</u> /visit	If true emergency, \$25 <u>copay</u> /visit; <u>deductible</u> does not apply	Emergency room coverage is only for valid emergency. <u>Copay</u> waived if admitted within 24 hours. Professional/physician charges may be billed separately.
	<u>Emergency medical transportation</u>	No charge	No charge	Must be considered <u>medically necessary</u> . Licensed ambulance to and from nearest hospital, skilled nursing facility or hospice and from hospital to skilled nursing facility.
	<u>Urgent care</u>	\$25 <u>copay</u> /visit	40% <u>coinsurance</u>	<u>In-network copay</u> waived if admitted within 24 hours.
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	No charge	40% <u>coinsurance</u>	Failure to obtain <u>preauthorization</u> will result in 20% reduction in benefits. Limited to semi-private room negotiated rate.
	Physician/surgeon fees	No charge	40% <u>coinsurance</u>	50% reduction of charges to the surgery of lesser charge for multiple surgeries performed during one operating session. *See the Surgery and Approving Your Care sections of the SPD.

\* For more information about limitations and exceptions, see the Summary Plan Description (SPD) at [www.milamhctf.com](http://www.milamhctf.com).

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)	
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	Office visit: \$15 <u>copay</u> /visit Other outpatient services: No charge	40% <u>coinsurance</u>	Includes individual, group and intensive outpatient treatment. Failure to obtain <u>preauthorization</u> for intensive outpatient treatment will result in 20% reduction in benefits. *See the What is Covered under the Behavioral Health Program section of the SPD.
	Inpatient services	No charge	40% <u>coinsurance</u>	Failure to obtain <u>preauthorization</u> will result in 20% reduction in benefits. Limited to semi-private room negotiated rate. *See the What is Covered under the Behavioral Health Program section of the SPD.
<b>If you are pregnant</b>	Office visits	\$15 <u>copay</u> /first visit; No charge/subsequent visits; <u>Deductible</u> does not apply	40% <u>coinsurance</u>	Nurse midwives covered <u>in-network</u> only. Maternity care may include tests and services described somewhere else in the SBC (i.e., ultrasound). Depending on the service, a <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. *See the Maternity Care section of the SPD.
	Childbirth/delivery professional services	No charge	40% <u>coinsurance</u>	
	Childbirth/delivery facility services	No charge	40% <u>coinsurance</u>	Includes inpatient hospital and birthing center.

\* For more information about limitations and exceptions, see the Summary Plan Description (SPD) at [www.milamhctf.com](http://www.milamhctf.com).

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)	
<b>If you need help recovering or have other special health needs</b>	<u>Home health care</u>	No charge	40% <u>coinsurance</u>	120-day maximum/calendar year. 4 hours = 1 visit. Failure to obtain <u>preauthorization</u> will result in 20% reduction in benefits.
	<u>Rehabilitation services</u>	Outpatient: \$10 <u>copay</u> /visit; Inpatient skilled nursing facility (SNF), rehab and sub-acute facility: No charge	40% <u>coinsurance</u>	Short-term outpatient rehab limited to combined total of 60 visits/year. Inpatient SNF, rehab and sub-acute facility limited to combined total of 100 days/year. Failure to obtain <u>preauthorization</u> will result in 20% reduction in benefits. *See the Short-Term Rehabilitation (STR) section of the SPD.
	<u>Habilitation services</u>	Not covered	Not covered	You must pay 100% of these expenses even <u>in-network</u> .
	<u>Skilled nursing care</u>	No charge for inpatient skilled nursing facility (SNF) or sub-acute facility	40% <u>coinsurance</u>	Inpatient SNF, rehab and sub-acute facility limited to combined total of 100 days/year. Failure to obtain <u>preauthorization</u> will result in 20% reduction in benefits.
	<u>Durable medical equipment</u>	No charge	40% <u>coinsurance</u>	Limited to approved equipment.
	<u>Hospice services</u>	No charge	40% <u>coinsurance</u>	Failure to obtain <u>preauthorization</u> will result in 20% reduction in benefits. Maximum 180-days/lifetime.
<b>If your child needs dental or eye care</b>	Children's eye exam	\$10 <u>copay</u> /exam	Balances over \$30 <u>Plan</u> allowance	One exam/12 months (with dilation and refraction as necessary). <u>Out-of-network</u> maximum of \$30 per exam.
	Children's glasses	\$15 <u>copay</u> /frames and \$10 <u>copay</u> /lenses plus 80% of balance over \$100 <u>Plan</u> allowance	Frames: Balances over \$40 <u>Plan</u> allowance; Lenses: Balances over \$25 (single vision) <u>Plan</u> allowance	Frames - one/every 24 months; lenses - one/every 12 months. <u>Out-of-network</u> limit of \$40 for frames and \$25 for single vision lenses. Vision benefits separately administered by EyeMed.
	Children's dental check-up	No charge: separate dental <u>deductible</u> does not apply.	Balances over <u>allowed amount</u>	Dental benefits separately administered by Aetna. Limit 2/year. For <u>out-of-network providers</u> , you are responsible for difference between <u>allowed amount</u> and <u>out-of-network</u> dentist charges.

\* For more information about limitations and exceptions, see the Summary Plan Description (SPD) at [www.milamhctf.com](http://www.milamhctf.com).



## 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 (except for accidental injury or congenital abnormality of dependent child)
- Habilitation services
- Long-term care
- Weight loss programs (discounts available through Cigna Healthy Rewards Program)

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

- Acupuncture (all conditions incl. acupressure to max of \$80/visit, in-network only)
- Bariatric surgery (if medically necessary)
- Chiropractic care (excludes massage therapy; maximum of 60 visits/year)
- Dental care (Adult & Child) (\$2,500 max/year; separate \$5,000 max/year for dental implants; lifetime maximum orthodontia \$1,500)
- Hearing aids (Maximum \$1,500/ear; once every 3 years to total of \$3,000 every 3 years)
- Infertility treatment (Cigna Medical Centers of Excellence only; \$30,000 max/lifetime medical; \$10,000 max/lifetime drugs)
- Non-emergency care when traveling outside the U.S. (limited to residents of US)
- Private-duty nursing (outpatient, 70 visits/year; one visit = 4 hours; inpatient not covered)
- Routine eye care (Adult) (exams one/12 mos., frames one/24 mos., lenses one/12 mos.)
- Routine foot care (Only covered in connection with treatment for metabolic or peripheral vascular disease or neurological conditions.)

**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 U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://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](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: the Plan at MILA Managed Healthcare Trust Fund, 111 Broadway, Suite 502, New York, NY 10006-1901; Phone (212) 766-5700. 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](http://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 1-212-766-5700.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa -1-212-766-5700.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 -1-212-766-5700.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1--212-766-5700.

————— *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 \$0
- Primary care Visit copayment \$15
- Hospital (facility) cost sharing None
- Other copayment (x-ray and lab) \$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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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In this example, Peg would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$70
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$130</b>

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

- The plan's overall deductible \$0
- Specialist copayment \$30
- Hospital (facility) cost sharing None
- Other copayment (x-ray and lab) \$15

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*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$720
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$740</b>

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

- The plan's overall deductible \$0
- Specialist copayment \$30
- Hospital (facility) cost sharing None
- Other copayment (x-ray and lab) \$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*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$210
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$210</b>