
 **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 by 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> : \$400/individual or \$700/family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , the overall family <u>deductible</u> must be met before the <u>Plan</u> begins to pay.
<b>Are there services covered before you meet your deductible?</b>	Yes. <u>In-network</u> office visits, urgent care and emergency room services, maternity professional services, prescription drugs, dental and optical benefits are covered before you meet your deductible.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply.
<b>Are there other deductibles for specific services?</b>	Yes. All brand name <u>prescription drugs</u> with generic equivalent: \$500/individual; Dental: \$25/individual or \$75/family	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
<b>What is the out-of-pocket limit for this plan?</b>	Medical benefits: <u>In-network providers</u> : \$5,000/individual.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services.
<b>What is not included in the out-of-pocket limit?</b>	Prescription drug, 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 <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
<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. The plan only pays for in-network providers.	You will pay the entire amount if you use an <u>out-of-network provider</u> . Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> 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 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
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	\$25 <u>copay</u> /visit. <u>Deductible</u> does not apply	Not covered	<u>Primary Care Physician (PCP)</u> includes internist, family practitioner, pediatrician and OB/GYN for primary care.
	<u>Specialist</u> visit	\$40 <u>copay</u> /visit; <u>Deductible</u> does not apply	Not covered	Chiropractic is limited to 60 visits per year. Acupuncture is limited to \$80 maximum benefit per visit. <u>Specialists</u> include cardiologist, gastroenterologist, rheumatologist, ophthalmologist, podiatrist, nutritionist, acupuncturists, radiologist, etc. OB/GYN is covered as specialist for illness-related care. *See the Definition section of the Summary <u>Plan</u> Description (SPD).
	<u>Preventive care/screening/immunization</u>	PCP - \$25 <u>copay</u> /visit; Specialist - \$40 <u>copay</u> /visit Immunization - No charge <u>Deductible</u> does not apply	Not covered	Age and frequency limits apply. *See <u>Preventive</u> section of the Summary <u>Plan</u> Description (SPD).
<b>If you have a test</b>	<u>Diagnostic test</u> (x-ray, blood work)	30% <u>coinsurance</u>	Not covered	No additional charge after office visit <u>copay</u> if part of visit.
	Imaging (CT/PET scans, MRIs)	30% <u>coinsurance</u>	Not covered	Failure to obtain <u>pre-authorization</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 at [www.milamhctf.com](http://www.milamhctf.com).

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)	
<b>If you need drugs to treat your illness or condition</b> More information about <b>prescription drug coverage</b> is available at <a href="http://www.caremark.com">www.caremark.com</a>	Generic drugs	Retail and Mail Order: \$5 <u>copay/prescription</u>	Retail only: \$5 <u>copay/prescription</u> plus additional cost for <u>out-of-network</u> pharmacy; Mail order: Not covered	<u>Deductible</u> does not apply. Retail up to 30-day supply plus one refill. Mail order up to 90-day supply; must be used after one refill at retail. All maintenance drugs must go through CVS mail order or the CVS Maintenance Choice Program. Some medications require prior approval from Caremark. Brand name drugs with generic equivalent (multi-source drugs) subject to \$500 individual deductible plus excess cost of multi-source drug. 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. <u>Cost-sharing</u> not included in <u>out-of-pocket limit</u> .
	Preferred brand drugs	Retail: \$10 <u>copay/prescription</u> ; Mail Order: \$15 <u>copay/prescription</u>	Retail only: \$10 <u>copay/prescription</u> plus additional cost for <u>out-of-network</u> pharmacy; Mail order: Not covered	
	Non-preferred brand drugs (Including Brand name drugs with generic equivalent)	Retail: \$25 <u>copay/prescription</u> ; Mail Order: \$50 <u>copay/prescription</u>	Retail only: \$25 <u>copay/prescription</u> plus additional cost for <u>out-of-network</u> pharmacy; Mail order: Not covered	
	<u>Specialty drugs</u>	Retail; Not covered; Specialty Pharmacy only: Generic: \$5 <u>copay/prescription</u> Preferred brand: \$10 <u>copay/prescription</u> Non-preferred brand: \$25 <u>copay/prescription</u>	Not covered	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	30% <u>coinsurance</u>	Not covered	Includes outpatient surgery and non-surgery facility charges.
	Physician/surgeon fees	30% <u>coinsurance</u>	Not covered	Failure to obtain <u>pre-authorization</u> will result in 20% reduction in benefits for certain surgeries/procedures. If multiple surgeries performed during one operating session, 50% reduction made to surgery of lesser charge. *See the Surgery and Approving Your Care sections of the SPD.

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

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 immediate medical attention	<u>Emergency room care</u>	If true emergency, \$50 <u>copay/visit</u> ; <u>deductible</u> does not apply	If true emergency, \$50 <u>copay/visit</u> ; <u>deductible</u> does not apply	Emergency room coverage is only for valid emergency. <u>Copay</u> waived if admitted within 24 hrs. Professional/physician charges may be billed separately.
	<u>Emergency medical transportation</u>	30% <u>coinsurance</u>	30% <u>coinsurance</u>	Licensed ambulance to and from nearest hospital, SNF or hospice and from hospital to SNF. Must be considered <u>medically necessary</u> to be covered.
	<u>Urgent care</u>	\$25 <u>copay/visit</u> ; <u>deductible</u> does not apply	Not covered	<u>Copay</u> waived if admitted within 24 hrs.
If you have a hospital stay	Facility fee (e.g., hospital room)	\$350 <u>copay</u> /first admission per year; then 30% <u>coinsurance</u>	Not covered	Failure to obtain <u>pre-authorization</u> will result in 20% reduction in benefits. Limited to semi-private room negotiated rate.
	Physician/surgeon fees	30% <u>coinsurance</u>	Not covered	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.

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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)	
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	Office visits: \$25 <u>copay</u> /office visit; <u>deductible</u> does not apply, Other outpatient services: 30% <u>coinsurance</u>	Not covered	Includes individual, group and intensive outpatient treatment. Failure to obtain <u>pre-authorization</u> intensive outpatient treatment will result in 20% reduction in benefits.
	Inpatient services	\$350 <u>copay</u> /first admission per year; then 30% <u>coinsurance</u>	Not covered	Failure to obtain <u>pre-authorization</u> will result in 20% reduction in benefits. Limited to semi-private room negotiated rate.
<b>If you are pregnant</b>	Office visits	\$25 <u>copay</u> /initial visit; no charge for subsequent visits	Not covered	<u>Copay</u> only applies to first visit to confirm pregnancy. 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.
	Childbirth/delivery professional services	No charge; <u>deductible</u> does not apply	Not covered	None
	Childbirth/delivery facility services	\$350 <u>copay</u> /first admission per year; then 30% <u>coinsurance</u>	Not covered	Includes inpatient hospital and birthing center.

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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)	
<b>If you need help recovering or have other special health needs</b>	<u>Home health care</u>	30% <u>coinsurance</u>	Not covered	120-days maximum/calendar year. 4 hours = 1 visit. Failure to obtain <u>pre-authorization</u> will result in 20% reduction in benefits.
	<u>Rehabilitation services</u>	Inpatient: \$350 <u>copay</u> /first admission per year, then 30% <u>coinsurance</u> Outpatient: \$40 <u>copay</u> /visit; <u>deductible</u> does not apply to office visit	Not covered	Inpatient skilled nursing facility, rehabilitation and sub-acute facility limited to combined total of 100 days/year. Short-term outpatient rehabilitation limited to combined total of 60 visits/year. Failure to obtain <u>preauthorization</u> will result in 20% reduction in benefits.
	<u>Habilitation services</u>	Not covered	Not covered	You must pay 100% of these expenses
	<u>Skilled nursing care</u>	\$350 <u>copay</u> /first admission per year, then 30% <u>coinsurance</u>	Not covered	Inpatient skilled nursing facility, rehabilitation 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>	30% <u>coinsurance</u>	Not covered	Limited to approved equipment.
	<u>Hospice services</u>	30% <u>coinsurance</u>	Not covered	Failure to obtain <u>pre-authorization</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). Out-of-network 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 limit</u> of \$40 for frames and \$25 for single vision lenses. Vision benefits separately administered by EyeMed.
	Children's dental check-up	No Charge	Balances over <u>allowed amount</u>	Limit 2/year. For <u>out-of-network providers</u> , you are responsible for difference between <u>allowed amount</u> and out-of-network dentist charges. Dental benefits separately administered by Aetna.

\* For more information about limitations and exceptions, see the Summary Plan Description 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) (\$2,500 max/year; \$1,500 lifetime maximum orthodontia)
- Hearing aids (Maximum \$1,500 per ear once 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; not covered inpatient)
- 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 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

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

### 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 <u>plan's</u> overall <u>deductible</u>	\$400
■ <u>Specialist</u> copayment	\$40
■ Hospital (facility) <u>coinsurance</u>	30%
■ Other <u>coinsurance</u> (x-ray and lab)	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*)

<b>Total Example Cost</b>	<b>\$12,800</b>
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#### In this example, Peg would pay:

Cost Sharing	
Deductibles*	\$400
Copayments	\$370
Coinsurance	\$190
What isn't covered	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$1,020</b>

### Managing Joe's type 2 Diabetes

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

■ The <u>plan's</u> overall <u>deductible</u>	\$400
■ <u>Specialist</u> copayment	\$40
■ Hospital (facility) <u>coinsurance</u>	30%
■ Other <u>coinsurance</u> (x-ray and lab)	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*)

<b>Total Example Cost</b>	<b>\$7,400</b>
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#### In this example, Joe would pay:

Cost Sharing	
Deductibles*	\$130
Copayments	\$920
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$60
<b>The total Joe would pay is</b>	<b>\$1,110</b>

### Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$400
■ <u>Specialist</u> copayment	\$40
■ Hospital (facility) <u>coinsurance</u>	30%
■ Other <u>coinsurance</u> (x-ray and lab)	30%

#### 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>\$1,900</b>
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#### In this example, Mia would pay:

Cost Sharing	
Deductibles*	\$400
Copayments	\$330
Coinsurance	\$70
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$800</b>

The plan would be responsible for the other costs of these EXAMPLE covered services. **\*NOTE:** This plan has other deductibles for specific services included in this coverage example. See "Are there other deductibles for specific services?" row on first page.