




The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. **NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-800-792-3666 or visit [ieshaffer.com](http://ieshaffer.com). 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.healthcare.gov/sbc-glossary](http://www.healthcare.gov/sbc-glossary) or call 1-800-792-3666 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall <a href="#">deductible</a>?</b>	\$0 in- <a href="#">network</a> , \$300 individual or \$600 family out-of- <a href="#">network</a> . Aggregate family.	Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the policy, the overall family <a href="#">deductible</a> must be met before the <a href="#">plan</a> begins to pay.
<b>Are there services covered before you meet your <a href="#">deductible</a>?</b>	Yes. Preventative care is covered before you meet the <a href="#">deductible</a> .	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this plan covers certain <a href="#">preventive services</a> without cost-sharing and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other <a href="#">deductibles</a> for specific services?</b>	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
<b>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</b>	For health <a href="#">providers</a> \$4,500 individual/\$9,000 family. For pharmacy <a href="#">providers</a> \$500 individual/\$1,000 family. Combined in and out of <a href="#">network</a> benefits. Aggregate family.	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met. The maximum <a href="#">out-of-pocket limits</a> are combined in and out of <a href="#">network</a> .
<b>What is not included in the <a href="#">out-of-pocket limit</a>?</b>	Premiums, <a href="#">balance-billing</a> charges and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
<b>Will you pay less if you use a <a href="#">network provider</a>?</b>	Yes. See <a href="http://www.horizonblue.com">www.horizonblue.com</a> or call 1-800-792-3666 for a list of in- <a href="#">network providers</a> .	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
<b>Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a>?</b>	No.	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .

 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 <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	\$20 <a href="#">copayment</a> per office visit	<a href="#">Deductible</a> and 20% <a href="#">coinsurance</a>	Chiropractic coverage is limited to 25 visits/individual per calendar year  One per calendar year. You may have to pay for services that aren't <a href="#">preventative</a> . Ask your <a href="#">provider</a> if the services needed are <a href="#">preventative</a> . Then check what your <a href="#">plan</a> will pay for.
	<a href="#">Specialist</a> visit	\$20 <a href="#">copayment</a> per office visit	<a href="#">Deductible</a> and 20% <a href="#">coinsurance</a>	
	<a href="#">Preventive care/screening/immunization</a>	No charge	20% <a href="#">coinsurance</a>	
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	No charge for office, outpatient hospital, independent laboratory	<a href="#">Deductible</a> and 20% <a href="#">coinsurance</a>	Imaging requires pre-approval (authorization).
	Imaging (CT/PET scans, MRIs)	No charge for outpatient hospital	<a href="#">Deductible</a> and 20% <a href="#">coinsurance</a>	
If you need drugs to treat your illness or condition  More information about prescription drug coverage is available at Prime Therapeutics LLC (Prime) Service Center <a href="http://www.MyPrime.com">www.MyPrime.com</a> or 1-800-370-5088	Generic drugs	\$10 <a href="#">copayment</a> /30 day retail, \$20 <a href="#">copayment</a> /60 day retail, \$30 <a href="#">copayment</a> /90 day retail or \$20 <a href="#">copayment</a> /90 day mail order	\$10 <a href="#">copayment</a> /30 day retail, \$20 <a href="#">copayment</a> /60 day retail, \$30 <a href="#">copayment</a> /90 day retail or \$20 <a href="#">copayment</a> /90 day mail order	Prior Authorization may be required The <a href="#">maximum out-of-pocket</a> prescription expense is \$500 person/\$1,000 family. This is a separate limit from the medical benefit.
	Preferred brand drugs	\$25 <a href="#">copayment</a> /30 day retail, \$50 <a href="#">copayment</a> /60 day retail, \$75 <a href="#">copayment</a> /90 day retail or \$50 <a href="#">copayment</a> /90 day mail order	\$25 <a href="#">copayment</a> /30 day retail, \$50 <a href="#">copayment</a> /60 day retail, \$75 <a href="#">copayment</a> /90 day retail or \$50 <a href="#">copayment</a> /90 day mail order	
	Non-preferred brand drugs	\$50 <a href="#">copayment</a> /30 day retail, \$100 <a href="#">copayment</a> /60 day retail, \$150 <a href="#">copayment</a> /90 day retail or \$100 <a href="#">copayment</a> /90 day mail order	\$50 <a href="#">copayment</a> /30 day retail, \$100 <a href="#">copayment</a> /60 day retail, \$150 <a href="#">copayment</a> /90 day retail or \$100 <a href="#">copayment</a> /90 day mail order	

[\* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.ieshaffer.com](http://www.ieshaffer.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)	
	<a href="#">Specialty drugs</a>	Covered at retail benefit in above applicable categories	Covered at retail benefit in above applicable categories	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge for outpatient hospital, surgical center	<u>Deductible</u> and 20% <u>coinsurance</u> for outpatient hospital, surgical center	Procedures related to spine surgery are subject to pre-service and post-service utilization management review.
	Physician/surgeon fees	No charge for outpatient hospital, surgical center	<u>Deductible</u> and 20% <u>coinsurance</u> for outpatient hospital, surgical center	
If you need immediate medical attention	<a href="#">Emergency room care</a>	\$50 <u>copayment</u> which is waived if admitted	\$50 <u>copayment</u> which is waived if admitted. <u>Deductible</u> does not apply.	Out-of-network coverage for <u>emergency services</u> rendered in an emergency department of a hospital will be provided on the same basis as in-network coverage. Copayment waived if admitted within 24 hours.
	<a href="#">Emergency medical transportation</a>	No charge	<u>Deductible</u> and 20% <u>coinsurance</u>	Covers transport if emergent and medically necessary
	<a href="#">Urgent care</a>	\$20 <u>copayment</u> per office visit	<u>Deductible</u> and 20% <u>coinsurance</u>	None
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	<u>Deductible</u> and 20% <u>coinsurance</u>	Prior-authorization requirements apply. Non-compliance may result in no coverage.
	Physician/surgeon fees	No charge	<u>Deductible</u> and 20% <u>coinsurance</u>	Procedures related to spine surgery are subject to pre-service and post-service utilization management review.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge for outpatient hospital	<u>Deductible</u> and 20% <u>coinsurance</u>	\$20 copayment applies per professional office visit.
	Inpatient services	No charge for inpatient hospital	<u>Deductible</u> and 20% <u>coinsurance</u>	Prior authorization requirements apply. Non-compliance may result in no coverage.
If you are pregnant	Office visits	\$20 <u>copayment</u> per office visit	<u>Deductible</u> and 20% <u>coinsurance</u>	<u>Cost Sharing</u> does not apply for <u>preventative services</u> . Not covered for child dependent
	Childbirth/delivery professional services	No charge	<u>Deductible</u> and 20% <u>coinsurance</u>	Not covered for child dependent. Prior authorization requirements apply. Non-

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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)	
	Childbirth/delivery facility services	No charge	<u>Deductible</u> and 20% <u>coinsurance</u>	compliance may result in no coverage.
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	No charge	<u>Deductible</u> and 20% <u>coinsurance</u>	Out-of- <u>network</u> maximum 100 visits/year. 4 hours = 1 visit. No custodial care covered.
	<a href="#">Rehabilitation services</a>	\$20 <u>copayment</u> /visit for out-patient. For in-patient, see hospital stay facility fee benefit.	<u>Deductible</u> and 20% <u>coinsurance</u>	60 days per benefit period, combined in- <u>network</u> and out-of- <u>network</u> . Prior authorization requirements apply
	<a href="#">Habilitation services</a>	\$20 <u>copayment</u> /visit for out-patient. For in-patient, see hospital stay facility fee benefit.	<u>Deductible</u> and 20% <u>coinsurance</u>	
	<a href="#">Skilled nursing care</a>	No charge for inpatient facility.	<u>Deductible</u> and 20% <u>coinsurance</u>	
	<a href="#">Durable medical equipment</a>	No charge	<u>Deductible</u> and 20% <u>coinsurance</u>	In- <u>network</u> maximum 100 days/year, out-of- <u>network</u> maximum 60 days/year. Medical treatment only. Prior authorization requirements apply
	<a href="#">Hospice services</a>	No charge for inpatient facility.	<u>Deductible</u> and 20% <u>coinsurance</u>	Prior authorization required for DME purchases over \$500. Maximum 10 days of respite care. Excludes pastoral care and counseling.
<b>If your child needs dental or eye care</b>	Children's eye exam	Not covered	Not covered	Child vision <u>screening</u> covered under <u>preventive care</u> benefit. See vision coverage.
	Children's glasses	Not covered	Not covered	See vision coverage
	Children's dental check-up	Not covered	Not covered	See dental coverage.

## 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](#).)

- Acupuncture
- Cosmetic Surgery
- Dental Care
- Long Term Care
- Routine Eye Care (Adult)
- 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.)

- Bariatric Surgery
- Chiropractic Care (25 visits per person per calendar year)
- Hearing Aid and exam (15 and younger). One hearing aid for each impaired ear every 24 months
- Infertility Treatment (\$20,000 per person per calendar year, \$50,000 lifetime maximum. Limit 4 completed egg retrievals. Plan will cover IVF, GIFT, ZIFT and IUI. Diagnostic testing and medication not subject to maximum. Must contact Fund office for all benefit inquiries.
- Most coverage provided outside the United States. See [www.HorizonBlue.com](http://www.HorizonBlue.com)
- Non-emergency care when traveling outside the U.S. (excludes procedures not available in the U.S.)
- Private Duty Nursing (not in hospital)

**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: Department of Labor's Employee Benefit Security Administration at 1-866-444-EBSA 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: : I.E. Shaffer & Co., P.O. Box 1028, West Trenton, NJ 08628, or you can contact the 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 1-800-792-3666

**PRA Disclosure Statement:** According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

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

number for this information collection is **0938-1146**. The time required to complete this information collection is estimated to average **0.08** hours per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS,

7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

## 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
- [Specialist \[copay\]](#) \$20
- Hospital (facility) [\[cost sharing\]](#) 0%
- Other [\[cost sharing\]](#) 0%

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>	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$20
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$80</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 \[copay\]](#) \$20
- Hospital (facility) [\[cost sharing\]](#) 0%
- Other [\[cost sharing\]](#) 0%

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>	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$700
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$720</b>

### Mia's Simple Fracture

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

- The [plan's](#) overall [deductible](#) \$0
- [Specialist \[copay\]](#) \$20
- Hospital (facility) [\[cost sharing\]](#) 0%
- Other [\[cost sharing\]](#) 0%

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>	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$200
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$200</b>