




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 1-855-815-2323. 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 1-855-815-2323 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	\$1,500 per person / \$4,500 per family.	Generally, you must pay all of the costs from provider 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. Prescription drugs and preventive care 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?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan ?	Medical: \$3,500 per person / \$7,000 per family. For Non-Preferred facility and physical therapy providers in the Municipality of Anchorage: \$8,000 per person / \$16,000 per family. Prescription: \$3,000 per person / \$6,000 per 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 ?	Premiums, balance billed charges, and health care this plan does not cover, ER and hospital penalties, and penalties for failure to receive preauthorization.	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.aetna.com/docfind and select Aetna Choice® POS II (Open Access) network for a list of network providers . Teladoc Teladoc.com 1-800-835-2362.	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

Important Questions	Answers	Why This Matters:
	Coalition Health Center www.coalitionhealthcenter.com 907-450-3300. BridgeHealth-non-emergency surgery outside Alaska www.alaskacoalition@bridgehealth.com 844-249-8108. Alaska Regional Hospital, Surgery Center of Anchorage, Mat-Su Regional Hospital, Alaska Hand Rehabilitation, Ascension Physical Therapy, and Chugach Physical Therapy.	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
		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			\$30 copay for Wellness and Minor Care Program visits (waived if preventive). Copay waived at the Coalition Health Center. Copay and deductible waived for Teladoc visits. Massage therapy is limited to 10 visits per calendar year; service must be prescribed as part of a treatment plan and must be performed by a licensed professional acting within the scope of their license.
	Specialist visit	30% coinsurance	30% coinsurance	
	Preventive care/screening/immunization	No charge Deductible does not apply.	No charge	

* For more information about limitations and exceptions, see the [plan](#) or policy document at www.aklaborerstrust.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 have a test	Diagnostic test (x-ray, blood work)	No charge for preventive. 30% coinsurance for diagnostic	No charge for preventive. 30% coinsurance for diagnostic / 40% coinsurance for non-PPO facility in Anchorage	Allowable charges for services at a non-PPO facility in Anchorage will be the rate of the Preferred Provider Hospital, or 50% of the billed charge if no rate is established.
	Imaging (CT/PET scans, MRIs)			
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at https://info.caremark.com/diq/druglist	Generic drugs	20% coinsurance (retail & mail order)	20% coinsurance	Covers up to a 30-day supply (retail) 31 – 90 day supply (mail order). \$50 penalty applies when generic is available and brand is purchased, does not apply to out-of-pocket maximum. Maintenance medications must be purchased through mail order. Non-formulary drugs may not be covered without approval through the prior-authorization process.
	Preferred brand drugs	30% coinsurance (retail & mail order)	30% coinsurance	
	Non-preferred brand drugs	50% coinsurance (retail & mail order)	50% coinsurance	Insulin products and diabetic supplies purchased through the prescription drug benefit are subject to 20% coinsurance with a maximum copay of \$100 per fill. You may obtain up to a 90-day supply per fill, via retail pharmacies or mail order.
	Specialty drugs	30% coinsurance preferred / 50% coinsurance non-preferred (retail & mail order)	30% coinsurance preferred / 50% coinsurance non-preferred	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% coinsurance	40% coinsurance for non-PPO facility in Anchorage. 30% coinsurance outside Anchorage	Allowable charges for facility services at a non-PPO facility in Anchorage will be the rate of the Preferred Provider Hospital, or 50% of the billed charge if no rate is established. Prior authorization required 50% reduction in benefits for non-compliance.
	Physician/surgeon fees	30% coinsurance	30% coinsurance	

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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 immediate medical attention	Emergency room care	30% coinsurance	30% coinsurance	\$400 penalty for non-emergency services received in an ER, does not apply to the <u>out-of-pocket limit</u> .
	Emergency medical transportation			
	Urgent care			None
If you have a hospital stay	Facility fee (e.g., hospital room)	30% coinsurance	40% coinsurance for non-PPO facility in Anchorage. 30% coinsurance outside Anchorage	\$250 penalty applies to non-PPO facilities. Allowable charges for services at a non-PPO facility in Anchorage will be the rate of the Preferred Provider Hospital, or 50% of the billed charge is no rate is established. Prior authorization required 50% reduction in benefits for non-compliance.
	Physician/surgeon fees	30% coinsurance	30% coinsurance	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	30% coinsurance	40% coinsurance for non-PPO facility in Anchorage. 30% coinsurance outside Anchorage.	No coverage for substance abuse treatment. Allowable charges for services at a non-PPO facility in Anchorage will be the rate of the Preferred Provider Hospital, or 50% of the billed charge if no rate is established.
	Inpatient services	30% coinsurance	40% coinsurance for non-PPO facility in Anchorage. 30% coinsurance outside Anchorage.	No coverage for substance abuse treatment. Prior authorization required. \$250 penalty applies to non-PPO facilities. Allowable charges for services at a non-PPO facility in Anchorage will be the rate of the Preferred Provider Hospital, or 50% of the billed charge if no rate is established.
If you are pregnant	Office visits	30% coinsurance	30% coinsurance	Cost sharing does not apply for preventive services. Depending on the type of service, <u>coinsurance</u> may apply.
	Childbirth/delivery professional services	30% coinsurance	30% coinsurance	
	Childbirth/delivery facility services	30% coinsurance	40% coinsurance for non-PPO facility in Anchorage. 30% coinsurance outside Anchorage.	\$250 penalty applies to non-PPO facilities. Pregnancy charges for a dependent child are not covered. Allowable charges for services at a non-PPO facility in Anchorage will be the rate of the Preferred Provider Hospital, or 50% of the billed charge is no rate is established.
If you need help recovering or have	Home health care	No charge	No charge deductible does not	Limited to 130 visits per year. Patient must be

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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)	
other special health needs		deductible does not apply	apply	home bound.
	Rehabilitation services	30% coinsurance	40% coinsurance for non-PPO provider in Anchorage. 30% coinsurance outside Anchorage.	No coverage for admissions or treatment primarily for rehabilitative care except as provided under the Skilled Nursing benefit. \$250 penalty applies to non-PPO facility for inpatient services. Allowable charges for services at a non-PPO facility or physical therapy provider in Anchorage will be the rate of the Preferred Provider Hospital or Chugach Physical Therapy, or 50% of the billed charge if no rate is established.
	Habilitation services	30% coinsurance	40% coinsurance for non-PPO provider in Anchorage. 30% coinsurance outside Anchorage.	
	Skilled nursing care	30% coinsurance	30% coinsurance	120 day maximum limit
	Durable medical equipment	30% coinsurance	30% coinsurance	Requires physician's prescription
	Hospice services	30% coinsurance	30% coinsurance	None
If your child needs dental or eye care	Children's eye exam	\$10 copay /exam.	\$10 copay /exam plus charges in excess of \$45	Limited to one exam every 12 months from the last date of service.
	Children's glasses	Not Covered	Not covered	None
	Children's dental check-up	20% coinsurance	20% coinsurance	Dental check-ups limited to one exam in any period of 6 consecutive months.

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"> Alternative care (naturopath, nutritionist) Cosmetic surgery (unless performed for correction of functional disorders or as a result of an accidental injury) Infertility treatment 	<ul style="list-style-type: none"> Marital, sexual, or family counseling Pregnancy charges for a dependent child Routine foot care Sex transformation Gene and cellular therapies 	<ul style="list-style-type: none"> Substance abuse treatment Vision Hardware Weight loss programs Work related injuries
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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 Bariatric surgery Chiropractic care 	<ul style="list-style-type: none"> Dental care (Adult) Diabetic education Hearing Aids Long-term care 	<ul style="list-style-type: none"> Non-emergency care when traveling outside the U.S. Private duty nursing Routine eye care (Adult) See www.vsp.com
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* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.aklaborerstrust.com](#)

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 Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform and Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, 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.

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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. You may also contact the Trust Administration Office at 1-855-815-2323.

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 1-855-815-2323.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-815-2323

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](#) \$1,500
- [Specialist coinsurance](#) 30%
- Hospital (facility) [coinsurance](#) 30%
- Other [coinsurance](#) 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*)

Total Example Cost	\$12,700
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$1,500
Copayments	\$0
Coinsurance	\$2,000
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$3,560

Managing Joe's Type 2 Diabetes

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

- The [plan's](#) overall [deductible](#) \$1,500
- [Specialist coinsurance](#) 30%
- Hospital (facility) [coinsurance](#) 30%
- Other [coinsurance](#) 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*)

Total Example Cost	\$5,600
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$1,500
Copayments	\$0
Coinsurance	\$1,200
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$2,720

Mia's Simple Fracture

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

- The [plan's](#) overall [deductible](#) \$1,500
- [Specialist coinsurance](#) 30%
- Hospital (facility) [coinsurance](#) 30%
- Other [coinsurance](#) 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*)

Total Example Cost	\$2,800
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$1,500
Copayments	\$0
Coinsurance	\$400
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$1,900

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