The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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, Administrative Office at 800-478-1246. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <u>www.aetf.com</u> or call 800-478-1246 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$500/individual or \$1,000/family.	Generally, you must pay all costs from <u>providers</u> up to the <u>deductible</u> amount before this plan begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. <u>Preventive care</u> is covered before you meet your <u>deductible</u> .	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. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <u>deductibles</u> for specific services?	Yes. \$300 / confinement in in-network provider hospitals and \$600 / confinement in out-of-network provider hospitals. There are no other specific deductibles.	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this plan begins to pay for these services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	Medical charges up to the <u>allowed</u> <u>amount</u> are paid at 85% up to \$2,600/ family, then 90% up to \$5,200/ family; then at 100% thereafter. For prescription drugs, \$750/person and \$1,500/family per calendar year	The <u>out-of-pocket limit</u> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Coinsurance for certain services, premiums, balance billing charges, out-of-network coinsurance, copayments and penalties, penalties for failure to obtain preauthorization, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count towards the out-of-pocket limit.

Important Questions	Answers	Why This Matters:
Will you pay less if you use a <u>network provider</u> ?	Yes. See <a href="www.aetf.com">www.aetf.com</a> or call 800-478-1246 for a list of <a href="in-network">in-network</a> <a href="providers">providers</a>	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan</u> 's <u>network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the provider's charge and what your <u>plan</u> pays ( <u>balance billing</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.
Do you need a referral to see a specialist?	No	You can see the specialist you choose without a referral

All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

		What You Will Pay		
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	15% coinsurance of the	allowed amount	Chiropractic – maximum of 24 visits/calendar year. Mechanized spinal
If you visit a health care provider's office or	Specialist visit	15% coinsurance of the allowed amount		distraction therapy – lifetime maximum of 20 visits, \$175/ session. Infertility treatments – lifetime maximum \$12,000. Teladoc consultations are covered at 100%.
clinic	Preventive care/screening/ immunization	No charge		Routine physical exams - once every 5 years up to age 40. Once every 2 years from 40-49. Once a year age 50 and over. Full coverage if required by federal law.
lf way have a toot	<u>Diagnostic test</u> (x-ray, blood work)	15% <u>coinsurance</u>	35% coinsurance applied to the first \$50,000 of the allowed amount if in Anchorage area or outside Alaska, otherwise 15% of the allowed amount.	Full coverage if required by federal law.
If you have a test  Imagin MRIs)	Imaging (CT/PET scans, MRIs)	15% coinsurance	35% coinsurance applied to the first \$50,000 of the allowed amount if in Anchorage area or outside Alaska, , otherwise 15% of the allowed amount.	None

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All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

		What You	Limitations Eventions 9 Other	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Formulary Generic drugs	Retail: \$15 <u>copayment</u> Mail Order: \$30 <u>copayment</u>		
If you need drugs to treat your illness or condition  More information about prescription drug coverage is available at www.aetf.com	Formulary Preferred brand drugs	If generic is not available: Retail: \$35 copayment Mail order: \$70 copayment Not covered if generic is available	Same copayment as	Covers up to a 30-day supply (retail prescription); 90 day supply (mail order prescription). Name-brand drugs not covered if generic is available. Formulary exclusions not covered. For prescription drugs, \$750/person and \$1,500/family per calendar year out-of-pocket maximum. Nonspecialty drugs exceeding \$1,500 will be reviewed by Consultant Pharmacist.
	Non-Formulary, Non- preferred brand drugs	If generic is not available: Retail: \$50 copayment Mail order: \$100 copayment	network provider, plus any amount in excess of the network provider price	
	Specialty drugs	Generic: \$15 <u>copayment;</u> Formulary Preferred brand drugs: \$35 <u>copayment</u> ; Nonformulary, Nonpreferred brand drugs: \$50 <u>copayment</u>		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	15% coinsurance	35% coinsurance applied to the first \$50,000 of the allowed amount if in Anchorage area or outside Alaska, otherwise 15% of the allowed amount.	Preauthorization required for some procedures. 50% reduction in facility charges for an out-of-network provider. In some instances, services provided by an out-of-network provider at an innetwork facility may be payable at 15% coinsurance.
	Physician/surgeon fees	15% <u>coinsurance</u> of	the <u>allowed amount</u>	None
If you need immediate medical attention	Emergency room care	\$100 <u>copayment</u>	\$100 copayment	Copayment is waived if directly admitted to hospital from ER
	Emergency medical transportation	15% coinsurance	15% <u>coinsurance</u> of the <u>allowed amount</u>	None
	Urgent care	15% coinsurance	15% <u>coinsurance</u> of the <u>allowed amount</u>	None

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All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

		What You Will Pay			
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you have a hospital stay	Facility fee (e.g., hospital room)	15% <u>coinsurance</u>	35% coinsurance applied to the first \$50,000 of the allowed amount if in Anchorage area or outside Alaska plus a \$1,000 penalty, otherwise 15% coinsurance of the allowed amount	Preauthorization required. In some instances, services provided by an outof-network provider at an in-network facility may be payable at the in-network	
	Physician/surgeon fees	15% <u>coin</u> :	surance of the allowed amount	<u>coinsurance</u> .	
	Outpatient services	15% <u>coin</u> :	surance of the allowed amount	<u>Preauthorization</u> required for some services.	
If you need mental health, behavioral health, or substance abuse services	Inpatient services	15% coinsurance	35% coinsurance applied to the first \$50,000 of the allowed amount if in Anchorage area or outside Alaska plus a \$1,000 penalty, otherwise 15% coinsurance of the allowed amount.	<u>Preauthorization</u> required. In some instances, services provided by an <u>out-of-network provider</u> at an <u>in-network</u> facility may be payable at the <u>in-network coinsurance</u> .	
	Substance use disorder outpatient services	15% <u>coinsurance</u> o	f the <u>allowed amount</u>	None	
	Substance use disorder inpatient services	15% coinsurance	35% coinsurance applied to the first \$50,000 of the allowed amount if in Anchorage area or outside Alaska plus a \$1,000 penalty, otherwise 15% coinsurance of the allowed amount.	<u>Preauthorization</u> required. In some instances, services provided by an <u>out-of-network provider</u> at an <u>in-network</u> facility may be payable at the <u>in-network coinsurance</u> .	
If you are pregnant	Office visits	15% coins	surance of the allowed amount.	Cost sharing does not apply to certain preventive services. Coinsurance may apply for some services. Maternity care may include tests and services described in the SBC (i.e. ultrasound).	
	Childbirth/delivery professional services	15% <u>coinsurance</u>	35% coinsurance applied to the first \$50,000 of the allowed amount if in Anchorage area or outside Alaska plus a \$1,000 penalty, otherwise 15% of the allowed amount.	<u>Preauthorization</u> required. In some instances, services provided by an <u>out-of-network provider</u> at an <u>in-network</u> facility may be payable at the <u>in-network coinsurance</u> .	

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All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

			ou Will Pay	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you are pregnant	Childbirth/delivery facility services	15% coinsurance	35% coinsurance applied to the first \$50,000 of the allowed amount if in Anchorage area outside Alaska plus a \$1,000 penalty, otherwise 15% coinsurance of the allowed amount.	Preauthorization required. In some
	Home health care	15% <u>coinsurance</u>	15% <u>coinsurance</u> of the <u>allow</u> <u>amount</u>	ed 130 visits/calendar year.  Preauthorization required.
If you need help recovering or have other special health needs	Rehabilitation services	15% <u>coinsurance</u>	For physical and occupationa	Limited to services necessary to
	Habilitation services		therapy, 35% coinsurance of the allowed amount if in Anchorage area, otherwise 15% of the allowed amount.	function would result without the
	Skilled nursing care	15% coinsurance	35% coinsurance applied to the first \$50,000 of the allowed amount if in Anchorage area outside Alaska plus a \$1,000 penalty, otherwise 15% coinsurance of the allowed amount.	
	<u>Durable medical equipment</u>	15% <u>c</u>	<u>coinsurance</u>	None.
	Hospice services	15% <u>c</u>	coinsurance	Up to maximums of \$150/day, \$10,000/lifetime.
If your shild poods	Children's eye exam	Not covered.	Not covered.	See SBC for vision plans.
If your child needs dental or eye care	Children's glasses	Not covered.	Not covered.	See SBC for vision plans.
delital of eye cale	Children's dental check-up	Not covered.	Not covered.	See SBC for dental plans.

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#### **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
- Long-term care

- 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.)

- Acupuncture.
- Bariatric surgery with preauthorization. Lifetime maximum of \$50,000
- Chiropractic care
- Teledoc visits
- Chronic condition care program

- Dental care (Adult)
- Hearing aids (\$2,500/ear every 36 months)
- Infertility treatment (Up to a lifetime maximum of \$12,000)
- Minor care clinics

- Non-emergency care when traveling outside the U.S.
- Private duty nursing
- Routine eye care (Adult)
- Medical travel

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## 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 <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

### **Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 800-478-1246.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 800-478-1246.

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

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### **About these Coverage Examples:**



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. 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)

Ine plan's overall deductible	<b>\$</b> 200
■ Specialist cost sharing	15%
■ Hospital (facility) cost sharing	\$300+15%
■ Other cost sharing	15%

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**Total Example Cost** 

#### 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)

In this example, Peg would pay:		
Cost Sharing		
<u>Deductibles</u>	\$500	
<u>Copayments</u>	\$310	
Coinsurance	\$1,800	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$2,670	

# **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>	\$500
■ Specialist cost sharing	15%
■ Hospital (facility) cost sharing	\$300+15%
■ Other <u>cost sharing</u>	15%

#### This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

\$12,700

Durable medical equipment (glucose meter)

Total Example Cost	\$5,600	
In this example, Joe would pay:		
Cost Sharing		
<u>Deductibles</u>	\$500	
Copayments	\$100	
Coinsurance	\$600	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$1,220	

# **Mia's Simple Fracture**

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

■ The plan's overall deductible	\$500
■ Specialist cost sharing	15%
■ Hospital (facility) cost sharing	\$300+15%
■ Other cost sharing	15%

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

**Total Example Cost** 

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

•	. ,						
In this example, Mia would pay:							
Cost Sharing							
<u>Deductibles</u>	\$500						
Copayments	\$110						
Coinsurance	\$300						
What isn't covered							
Limits or exclusions	\$0						
The total Mia would pay is	\$910						

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

\$2,800

#### **ADDENDUM – Notice of Nondiscrimination**

The Alaska Electrical Health & Welfare Fund complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

The Alaska Electrical Health & Welfare Fund does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

The Alaska Electrical Health & Welfare Fund:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact Patti Janusiewicz.

If you believe that the Alaska Electrical Health & Welfare Fund has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Patti Janusiewicz, Health & Welfare Supervisor, 701 E. Tudor, Suite 200, Anchorage, AK 99503 907-276-1246, Fax: 907-278-7576. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Patti Janusiewicz is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201 1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at:

Administrative Office 701 E Tudor Suite 200 Anchorage, AK 99503

Coverage for: Eligible Actives/Dependents | Plan Type: PPO

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, at <a href="https://www.aetf.com">www.aetf.com</a> or 800-478-1246. 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 <a href="https://www.aetf.com">www.aetf.com</a> or call 800-478-1246 to request a copy.

Important Questions	Answers					Why This Matters:			
Plan Name	601	602	603	604	605	606			
What is the overall deductible?	<b>\$</b> 0	\$25/p	erson & \$75/	family	\$50/person & \$150/ family	\$0	See the chart starting on page 2 for your costs for services this plan covers.		
Are there services covered before you meet your deductible?			1	No		You will have to meet the deductible before the <u>plan</u> pays for any services.			
Are there other <u>deductibles</u> for specific services?			N	No.			You don't have to meet <u>deductibles</u> for specific services.		
What is not included in the out-of-pocket limit?			Not Ap	plicable			This plan does not have an out-of-pocket limit on your expenses.		
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?			Not Ap	plicable			This plan does not have an out-of-pocket limit on your expenses.		
Is there an overall annual	\$2,000	\$2,000	This plan will pay for covered services only up to this limit						
limit on what the <u>plan</u> pays?	These	e limits do	not apply to de	ependent	children under a	during each coverage period, even if your own need is greater. You're responsible for all expenses above this limit.			
Will you pay less if you use a <u>network provider</u> ?			Not Ap	plicable			This <u>plan</u> does not use a <u>provider network</u> .		
Do you need a <u>referral</u> to see a <u>specialist</u> ?			1	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.

	Services You May Need	What You Will Pay (Coinsurance)						
Common Medical Event		601	602	603	604	605	606	Limitations, Exceptions, & Other Important Information
If your child needs dental care	Dental checkup	10%	None	30%	30%	40%	60%	Annual maximums applicable to dependents age 19 & older: Plans 601, 602 – \$2,000 Plans 603, 604 and 606 – \$1,500 Plan 605 – \$1,000

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Administrative Office 701 E Tudor Suite 200 Anchorage, AK 99503

Coverage for: Eligible Actives/Dependents | Plan Type: PPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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, see <a href="https://www.aetf.com">www.aetf.com</a> or call 800-478-1246. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <a href="https://www.aetf.com">www.aetf.com</a> or call 800-478-1246 to request a copy.

Important Questions	Answers				Why This Matters:				
Plan Name	701	702	703	704					
What is the overall deductible?	\$0				See the chart starting on page 2 for your costs for services this plan covers.				
Are there services covered before you meet your deductible?	Not Applicable				You do not have to meet the deductible before the <u>plan</u> pays for any services. but see the chart starting on page 2 for other costs for services this <u>plan</u> covers.				
Are there other <u>deductibles</u> for specific services?	No				You don't have to meet <u>deductibles</u> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.				
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	Not Applicable				This plan does not have an out-of-pocket limit on your expenses.				
What is not included in the out-of-pocket limit?	Not Applicable				This plan does not have an out-of-pocket limit on your expenses.				
Will you pay less if you use a <u>network provider</u> ?	Yes. See <a href="https://www.vsp.com/">https://www.vsp.com/</a> or call 1-800-877-7195 for a list of <a href="network">network</a> providers.				This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider in the plan</u> 's <u>network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider for the difference between the provider's charge and what your <u>plan pays (balance billing)</u>. Be aware your <u>network provider might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider before you get services</u>.</u></u>				
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No				You can see the specialist you choose without a referral.				

All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

		Services You May Need			Limitations, Exceptions,			
	Common Medical Event		701 (VSP)	702 (VSP)	703 (VSP)	704 (VSP)	Out-of-Network Provider (You will pay the most)	& Other Important Information
		Eye exam	\$10/person copayment	\$20	/person <u>cc</u>	payment	Charges over \$45/person	Benefits for Plans 701, 702 and 703 are per each 12-month period.  Plan 704 is per each 24-month period.
	If your child needs eye care	Glasses: copayment	\$20	\$30	\$40	\$40	All <u>co-payments</u> outlined apply to VSP and Non-VSP provider claims.	
		Lenses		\$	60		Single Charges over \$45 Lined bifocal Charges over \$65 Lined trifocal Charges over \$85 Lenticular Charges over \$125	
		Frames	80%	% of charg	jes over \$	120	Charges over \$47	

### **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.)

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

Contact lenses

• Routine eye care (Adult)

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: DOL Regional Office 206-757-6781 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 <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: Health Plan Supervisor at 800-478-1246.

## 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 800-478-1246.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 800-478-1246.

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#### **ADDENDUM – Notice of Nondiscrimination**

The Alaska Electrical Health & Welfare Fund complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

The Alaska Electrical Health & Welfare Fund does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

The Alaska Electrical Health & Welfare Fund:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact Patti Janusiewicz.

If you believe that the Alaska Electrical Health & Welfare Fund has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Patti Janusiewicz, Health & Welfare Supervisor, 701 E. Tudor, Suite 200, Anchorage, AK 99503 (907) 276-1246, Fax: (907) 278-7576. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Patti Janusiewicz is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201 1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at:

Administrative Office 701 E Tudor Suite 200 Anchorage, AK 99503