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, view www.aetf.com 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>, provider, 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 <u>deductible</u> ?	\$600/individual or \$1,200/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 <u>deductible</u> ?	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 <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	Yes. \$300 / confinement in <u>in-network</u> <u>provider</u> hospitals and \$600 / confinement in <u>out-of-network provider</u> hospitals. There are no other specific <u>deductibles</u> .	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 \$2,700/ family, then 90% up to \$5,400/ 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?	<u>Coinsurance</u> for certain services, <u>premiums</u> , <u>balance billing</u> charges, <u>out-of-network coinsurance</u> , <u>copayments</u> and penalties, 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 towards the <u>out-of-pocket limit.</u>

Important Questions	Answers	Why This Matters:
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>www.aetf.com</u> or call (800) 478-1246 for a list of <u>in-network</u> <u>providers</u>	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 <u>referral</u> to see a <u>specialist</u> ?	No	You can see the <u>specialist</u> you choose without a <u>referral</u>

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	
	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	<u>Specialist</u> visit	15% coinsurance of the	distraction therapy – lifetime maxir visits, \$175/ session. Infertility trea lifetime maximum \$12,000. Telad 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 <u>required by federal law</u> .	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	15% <u>coinsurance</u>	35% <u>coinsurance</u> applied to the first \$50,000 of the <u>allowed amount</u> if in Anchorage area or outside Alaska, otherwise 15% of the <u>allowed amount</u> .	Full coverage if <u>required by federal law</u> .	
	Imaging (CT/PET scans, MRIs)	15% <u>coinsurance</u>	35% <u>coinsurance</u> applied to the first \$50,000 of the <u>allowed amount</u> if in Anchorage area or outside Alaska, , otherwise 15% of the <u>allowed amount</u> .	None	

* For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.aetf.com</u>.

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 PayNetwork ProviderOut-of-Network Provider(You will pay the least)(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 <u>copayment</u> Mail order: \$70 <u>copayment</u> Not covered if generic is available	Same <u>copayment</u> as <u>network provider</u> , plus any	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 <u>copayment</u> Mail order: \$100 <u>copayment</u>	amount in excess of the <u>network provider</u> price		
	Specialty drugs	Generic: \$15 <u>copayment</u> ; Formulary Preferred brand drugs: \$35 <u>copayment</u> ; Non- formulary, Nonpreferred brand drugs: \$50 <u>copayment</u>			
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	15% <u>coinsurance</u>	35% <u>coinsurance</u> applied to the first \$50,000 of the <u>allowed amount</u> if in Anchorage area or outside Alaska, otherwise 15% of the <u>allowed amount</u> .	Preauthorization required for some procedures.50% reduction in charges for an <u>out-of-network provider</u> . In some instances, services provided by an <u>out- of-network provider</u> at an <u>in-network</u> facility may be payable at 15% <u>coinsurance</u> .	
	Physician/surgeon fees	15% coinsurance of the allowed amount		None	
If you need immediate medical attention	Emergency room care	\$100 <u>copayment</u>	\$100 <u>copayment</u>	<u>Copayment</u> 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	
	<u>Urgent care</u>	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
lf you have a hospital stay	Facility fee (e.g., hospital room)	15% coinsurance	35% <u>coinsurance</u> applied to the first \$50,000 of the <u>allowed amount</u> if in Anchorage area or outside Alaska plus a \$1,000 penalty, otherwise 15% <u>coinsurance</u> of the <u>allowed amount</u>	<u>Preauthorization</u> required. In some instances, services provided by an <u>out-</u> <u>of-network provider</u> at an <u>in-network</u> facility may be payable at the <u>in-network</u>
	Physician/surgeon fees	15% <u>c</u>	oinsurance of the <u>allowed amount</u>	<u>coinsurance</u> .
	Outpatient services	15% <u>c</u>	coinsurance of the allowed amount	Preauthorization required for some services.
If you need mental health, behavioral	Inpatient services	15% <u>coinsurance</u>	35% <u>coinsurance</u> applied to the first \$50,000 of the <u>allowed amount</u> if in Anchorage area or outside Alaska plus a \$1,000 penalty, otherwise 15% <u>coinsurance</u> of the <u>allowed amount</u> .	Preauthorization 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> .
health, or substance abuse services	Substance use disorder outpatient services	15% coinsurance of the allowed amount		None
	Substance use disorder inpatient services	15% <u>coinsurance</u>	35% <u>coinsurance</u> applied to the first \$50,000 of the <u>allowed amount</u> if in Anchorage area or outside Alaska plus a \$1,000 penalty, otherwise 15% <u>coinsurance</u> of the <u>allowed amount</u> .	Preauthorization 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</u> <u>coinsurance</u> .
If you are pregnant	Office visits	15% <u>c</u>	oinsurance of the <u>allowed amount</u> .	<u>Cost sharing</u> does not apply to certain <u>preventive services</u> . <u>Coinsurance</u> 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% <u>coinsurance</u> applied to the first \$50,000 of the <u>allowed amount</u> if in Anchorage area or outside Alaska plus a \$1,000 penalty, otherwise 15% of the <u>allowed amount</u> .	Preauthorization 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.				
		l V	Vhat 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 are pregnant	Childbirth/delivery facility services	15% <u>coinsurance</u>	35% <u>coinsurance</u> applied to the first \$50,000 of the <u>allowed amount</u> if in Anchorage area or outside Alaska plus a \$1,000 penalty, otherwise 15% <u>coinsurance</u> of the <u>allowed amount</u> .	<u>Preauthorization</u> required. In some instances, services provided by an <u>out-of-</u> <u>network provider</u> at an <u>in-network</u> facility may be payable at the <u>in-network</u> <u>coinsurance</u> .
	Home health care	15% coinsurance	15% coinsurance of the allowed amount	130 visits/calendar year. <u>Preauthorization</u> required.
	Rehabilitation services		For physical and occupational	Limited to services necessary to improve
If you need help recovering or have other special health needs	Habilitation services	15% <u>coinsurance</u>	therapy, 35% <u>coinsurance</u> of the <u>allowed amount</u> if in Anchorage area, otherwise 15% of the <u>allowed</u> <u>amount</u> .	function or to maintain function where significant deterioration in function would result without the therapy. 25 visits per 12- month period.
	Skilled nursing care	15% <u>coinsurance</u>	35% <u>coinsurance</u> applied to the first \$50,000 of the <u>allowed amount</u> if in Anchorage area or outside Alaska plus a \$1,000 penalty, otherwise 15% <u>coinsurance</u> of the <u>allowed amount</u> .	Maximum 120 days/year for same or related illness or injury. Preauthorization required.
	Durable medical equipment		15% coinsurance	None.
	Hospice services	15% coinsurance		Up to maximums of \$150/day, \$10,000/lifetime.
	Children's eye exam	\$20 <u>copayment</u>	Charges over \$45.	No more than once annually.
lf your child needs dental or eye care	Children's glasses	\$30 <u>copayment</u>	Charges over \$45 – single. Charges over \$65 – lined bifocal. Charges over \$85 – lined trifocal. Charges over \$125 – lenticular.	Frames every 24 months. Lenses and contacts every 12 months.
	Children's dental check-up	No charge.	No charge.	No more than twice in any calendar year. No maximum for children under age 19.

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	Routine foot care			
Long-term care	Weight loss programs			
Other Covered Services (Limitations may apply t	o these services. This isn't a complete list. Please s	see your <u>plan</u> 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 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:

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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)		
The <u>plan's</u> overall <u>deductible</u>	\$600	
Specialist cost sharing	15%	
Hospital (facility) <u>cost sharing</u>	\$300+15%	
Other <u>cost sharing</u>	15%	

This EXAMPLE event includes services like:

<u>Specialist</u> office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (ultrasounds and blood work) <u>Specialist</u> visit (anesthesia)

Total Example Cost	\$12,700	
In this example, Peg would pay:		
Cost Sharing		
Deductibles	\$600	
<u>Copayments</u>	\$310	
<u>Coinsurance</u>	\$1,700	
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 plan's overall deductible	\$600	
Specialist cost sharing	15%	
Hospital (facility) <u>cost sharing</u> \$300+15%		
Other <u>cost sharing</u>	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)

In this example, Joe would pay:

Cost Sharing		
Deductibles	\$600	
Copayments	\$100	
Coinsurance	\$600	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$1,320	

Mia's Simple Fracture

(in-network emergency room visit ar	nd follow up
care)	
The plan's overall deductible	\$600
Specialist cost sharing	15%
Hospital (facility) <u>cost sharing</u>	\$300+15%
Other cost sharing	15%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies) Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)

In this example, Mia would pay:

Cost Sharing	
Deductibles	\$600
Copayments	\$110
Coinsurance	\$300
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,010

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

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:

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 - 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:
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 - 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 Alaska Electrical Health and Welfare Fund: All Dental Plans except Plan 500

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

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Important Questions	Answers					Why This Matters:			
Plan Name	601	602	603	604	605	606			
What is the overall deductible?	\$ 0	\$25/p	erson & \$75/ 1	amily	\$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?			١	١o		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?			Ν	lo.			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 <u>out–of–pocket limit</u> 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 <u>out–of–pocket limit</u> on your expenses.			
Is there an overall annual	\$2,000	\$2,000	\$1,500	\$1,50	0 \$1,000	This plan will pay for covered services only up to this limit			
limit on what the <u>plan</u> pays?	These	e limits do r	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> ?			١	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		١	Nhat You	Will Pa	y (Coins	surance)			
Common Medical Event	May Need	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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 - Information written in other languages

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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 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 <u>www.aetf.com</u> 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>, provider, or other underlined terms, see the Glossary. You can view the Glossary at www.aetf.com 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 <u>deductible</u> ?	\$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 <u>out–of–pocket limit</u> on your expenses.				
What is not included in the <u>out-of-pocket limit</u> ?		Not Ap	plicable		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 <u>https://www.vsp.com/</u> or call 1-800-877-7195 for a list of <u>network</u> <u>providers.</u>				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 <u>referral</u> to see a <u>specialist</u> ?		١	No		You can see the specialist you choose without a referral.				

	mon Medical Event 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 <u>copayment</u>	\$20	/person <u>co</u>	payment	Charges over \$45/person	
Glasses: copayment		\$20	\$30	\$40	\$40	All <u>co-payments</u> outlined apply to VSP and Non-VSP provider claims.	Benefits for Plans 701, 702
lf your child needs eye care		Ş	60		Single Charges over \$45 Lined bifocalCharges over \$65 Lined trifocal Charges over \$85 LenticularCharges over \$125	and 703 are per each 12- month period. Plan 704 is per each 24-	
	Frames	80%	6 of charg	jes over \$1	20	Charges over \$47	month period.

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 <u>plan</u> 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 <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> 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

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