





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, Administrative Office at 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 [www.aetf.com](http://www.aetf.com) or call 800-478-1246 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	\$500/individual or \$1,000/family.	Generally, you must pay all costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this plan begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. <a href="#">Preventive care</a> is covered before you meet your <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 <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> 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> .
Are there other <a href="#">deductibles</a> for specific services?	Yes. \$300 / confinement in <a href="#">in-network provider</a> hospitals and \$600 / confinement in <a href="#">out-of-network provider</a> hospitals. There are no other specific <a href="#">deductibles</a> .	You must pay all of the costs for these services up to the specific <a href="#">deductible</a> amount before this plan begins to pay for these services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	Medical charges up to the <a href="#">allowed amount</a> 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 <a href="#">out-of-pocket limit</a> 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 <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.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Coinsurance</a> for certain services, <a href="#">premiums</a> , <a href="#">balance billing</a> charges, <a href="#">out-of-network coinsurance</a> , <a href="#">copayments</a> and penalties, penalties for failure to obtain <a href="#">preauthorization</a> , and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count towards the <a href="#">out-of-pocket limit</a> .

Important Questions	Answers	Why This Matters:
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.aetf.com">www.aetf.com</a> or call 800-478-1246 for a list of <a href="#">in-network providers</a> . Contact <a href="http://www.aetf.com">www.aetf.com</a> or call 800-478-1246 for a list of Plan's Preferred Provider hospitals and surgical centers in the Anchorage metropolitan area.	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 provider's 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.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	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	15% <a href="#">coinsurance</a>	35% <a href="#">coinsurance</a> outside Alaska, otherwise 15% of the <a href="#">allowed amount</a> .	Chiropractic – maximum of 24 visits/ calendar year. Mechanized spinal distraction therapy – lifetime maximum of 20 visits, \$175/ session. Promotion of conception treatments – lifetime maximum \$12,000. Teladoc consultations are covered at 100%.  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 <a href="#">required by federal law</a> .
	<a href="#">Specialist</a> visit	15% <a href="#">coinsurance</a>	35% <a href="#">coinsurance</a> outside Alaska, otherwise 15% of the <a href="#">allowed amount</a> .	
	<a href="#">Preventive care/screening/immunization</a>	No charge		
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	15% <a href="#">coinsurance</a>	35% <a href="#">coinsurance</a> applied to the first \$50,000 of the <a href="#">allowed amount</a> if in Anchorage area or outside Alaska, otherwise 15% of the <a href="#">allowed amount</a> .	Full coverage if <a href="#">required by federal law</a> .
	Imaging (CT/PET scans, MRIs)	15% <a href="#">coinsurance</a>	35% <a href="#">coinsurance</a> applied to the first \$50,000 of the <a href="#">allowed amount</a> if in Anchorage area or outside Alaska, otherwise 15% of the <a href="#">allowed amount</a> .	None


 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.aetf.com">www.aetf.com</a>	Formulary Generic drugs	Retail: \$15 <a href="#">copayment</a> Mail Order: \$30 <a href="#">copayment</a>	Same <a href="#">copayment</a> as <a href="#">network provider</a> , plus any amount in excess of the <a href="#">network provider</a> price	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.
	Formulary Preferred brand drugs	If generic is not available: Retail: \$35 <a href="#">copayment</a> Mail order: \$70 <a href="#">copayment</a> Not covered if generic is available		
	Non-Formulary, Non-preferred brand drugs	If generic is not available: Retail: \$50 <a href="#">copayment</a> Mail order: \$100 <a href="#">copayment</a>		
	<a href="#">Specialty drugs</a>	Generic: \$15 <a href="#">copayment</a> ; Formulary Preferred brand drugs: \$35 <a href="#">copayment</a> ; Non-formulary, Nonpreferred brand drugs: \$50 <a href="#">copayment</a>		
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	15% <a href="#">coinsurance</a>	35% <a href="#">coinsurance</a> applied to the first \$50,000 of the <a href="#">allowed amount</a> if in Anchorage area or outside Alaska, otherwise 15% of the <a href="#">allowed amount</a> .	<a href="#">Preauthorization</a> required for some procedures. 50% reduction in facility charges for an <a href="#">out-of-network provider</a> . In some instances, services provided by an <a href="#">out-of-network provider</a> at an <a href="#">in-network</a> facility may be payable at 15% <a href="#">coinsurance</a> .
	Physician/surgeon fees	15% <a href="#">coinsurance</a>	35% <a href="#">coinsurance</a> outside Alaska, otherwise 15% of the <a href="#">allowed amount</a> .	None
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	\$100 <a href="#">copayment</a> then 15% <a href="#">coinsurance</a>	\$100 <a href="#">copayment</a> then 15% <a href="#">coinsurance</a>	<a href="#">Copayment</a> is waived if directly admitted to hospital from ER
	<a href="#">Emergency medical transportation</a>	15% <a href="#">coinsurance</a>	15% <a href="#">coinsurance</a> of the <a href="#">allowed amount</a>	None
	<a href="#">Urgent care</a>	15% <a href="#">coinsurance</a>	15% <a href="#">coinsurance</a> of the <a href="#">allowed amount</a>	None

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.aetf.com](http://www.aetf.com).

 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 have a hospital stay	Facility fee (e.g., hospital room)	15% <a href="#">coinsurance</a>	35% <a href="#">coinsurance</a> applied to the first \$50,000 of the <a href="#">allowed amount</a> if in Anchorage area or outside Alaska plus a \$1,000 penalty, otherwise 15% <a href="#">coinsurance</a> of the <a href="#">allowed amount</a>	<a href="#">Preauthorization</a> required. In some instances, services provided by an <a href="#">out-of-network provider</a> at an <a href="#">in-network</a> facility may be payable at the <a href="#">in-network coinsurance</a> .
	Physician/surgeon fees	15% <a href="#">coinsurance</a>	35% <a href="#">coinsurance</a> outside Alaska, otherwise 15% of the <a href="#">allowed amount</a> .	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	15% <a href="#">coinsurance</a>	35% <a href="#">coinsurance</a> outside Alaska, otherwise 15% of the <a href="#">allowed amount</a> .	<a href="#">Preauthorization</a> required for some services.
	Inpatient services	15% <a href="#">coinsurance</a>	35% <a href="#">coinsurance</a> applied to the first \$50,000 of the <a href="#">allowed amount</a> if in Anchorage area or outside Alaska plus a \$1,000 penalty, otherwise 15% <a href="#">coinsurance</a> of the <a href="#">allowed amount</a> .	<a href="#">Preauthorization</a> required. In some instances, services provided by an <a href="#">out-of-network provider</a> at an <a href="#">in-network</a> facility may be payable at the <a href="#">in-network coinsurance</a> .
	Substance use disorder outpatient services	15% <a href="#">coinsurance</a>	35% <a href="#">coinsurance</a> outside Alaska, otherwise 15% of the <a href="#">allowed amount</a> .	None
	Substance use disorder inpatient services	15% <a href="#">coinsurance</a>	35% <a href="#">coinsurance</a> applied to the first \$50,000 of the <a href="#">allowed amount</a> if in Anchorage area or outside Alaska plus a \$1,000 penalty, otherwise 15% <a href="#">coinsurance</a> of the <a href="#">allowed amount</a> .	<a href="#">Preauthorization</a> required. In some instances, services provided by an <a href="#">out-of-network provider</a> at an <a href="#">in-network</a> facility may be payable at the <a href="#">in-network coinsurance</a> .
If you are pregnant	Office visits	15% <a href="#">coinsurance</a>	35% <a href="#">coinsurance</a> outside Alaska, otherwise 15% of the <a href="#">allowed amount</a> .	<a href="#">Cost sharing</a> does not apply to certain <a href="#">preventive services</a> . <a href="#">Coinsurance</a> may apply for some services. Maternity care may include tests and services described in the SBC (i.e. ultrasound).

 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
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		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
If you are pregnant	Childbirth/delivery professional services	15% <a href="#">coinsurance</a>	35% <a href="#">coinsurance</a> outside Alaska, otherwise 15% of the <a href="#">allowed amount</a> .	<a href="#">Preauthorization</a> required for stays beyond 48 hours (vaginal delivery), 96 hours (Cesarean). In some instances, services provided by an <a href="#">out-of-network provider</a> at an <a href="#">in-network</a> facility may be payable at the <a href="#">in-network coinsurance</a> .
	Childbirth/delivery facility services	15% <a href="#">coinsurance</a>	35% <a href="#">coinsurance</a> applied to the first \$50,000 of the <a href="#">allowed amount</a> if in Anchorage area or outside Alaska plus a \$1,000 penalty, otherwise 15% <a href="#">coinsurance</a> of the <a href="#">allowed amount</a> .	<a href="#">Preauthorization</a> required for stays beyond 48 hours (vaginal delivery), 96 hours (Cesarean). In some instances, services provided by an <a href="#">out-of-network provider</a> at an <a href="#">in-network</a> facility may be payable at the <a href="#">in-network coinsurance</a> .
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	15% <a href="#">coinsurance</a>	35% <a href="#">coinsurance</a> outside Alaska, otherwise 15% of the <a href="#">allowed amount</a> .	130 visits/calendar year. <a href="#">Preauthorization</a> required.
	<a href="#">Rehabilitation services</a>	15% <a href="#">coinsurance</a>	35% <a href="#">coinsurance</a> outside Alaska, otherwise 15% of the <a href="#">allowed amount</a> .	Limited to services necessary to improve function or to maintain function where significant deterioration in function would result without the therapy. 25 visits per 12-month period.
	<a href="#">Habilitation services</a>			
	<a href="#">Skilled nursing care</a>	15% <a href="#">coinsurance</a>	35% <a href="#">coinsurance</a> outside Alaska, otherwise 15% of the <a href="#">allowed amount</a> .	Maximum 120 days/year for same or related illness or injury. <a href="#">Preauthorization</a> required.
	<a href="#">Durable medical equipment</a>	15% <a href="#">coinsurance</a>	35% <a href="#">coinsurance</a> outside Alaska, otherwise 15% of the <a href="#">allowed amount</a> .	None.
	<a href="#">Hospice services</a>	15% <a href="#">coinsurance</a>	35% <a href="#">coinsurance</a> outside Alaska, otherwise 15% of the <a href="#">allowed amount</a> .	Up to maximums of \$150/day, \$10,000/lifetime.
If your child needs dental or eye care	Children's eye exam	Not covered.	Not covered.	See SBC for vision plans.
	Children's glasses	Not covered.	Not covered.	See SBC for vision plans.
	Children's dental check-up	Not covered.	Not covered.	See SBC for dental plans.

## Excluded Services & Other Covered Services:

Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a> .)		
<ul style="list-style-type: none"><li>• Cosmetic surgery</li><li>• Long-term care</li></ul>	<ul style="list-style-type: none"><li>• Routine foot care</li><li>• Weight loss programs</li></ul>	
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)		
<ul style="list-style-type: none"><li>• Acupuncture.</li><li>• Bariatric surgery with preauthorization. Lifetime maximum of \$50,000</li><li>• Chiropractic care</li><li>• Teledoc visits</li><li>• Chronic condition care program</li></ul>	<ul style="list-style-type: none"><li>• Dental care (Adult)</li><li>• Hearing aids (\$2,500/ear every 36 months)</li><li>• Promotion of conception treatment (Up to a lifetime maximum of \$12,000)</li><li>• Minor care clinics</li></ul>	<ul style="list-style-type: none"><li>• Non-emergency care when traveling outside the U.S.</li><li>• Private duty nursing</li><li>• Routine eye care (Adult)</li><li>• Medical travel</li></ul>

**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](http://www.HealthCare.gov) or call 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: 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.

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

**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. The valid OMB control 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](#) \$500
- [Specialist cost sharing](#) 15%
- Hospital (facility) [cost sharing](#) \$300+15%
- Other [cost sharing](#) 15%

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:

Cost Sharing	
<a href="#">Deductibles</a>	\$500
<a href="#">Copayments</a>	\$310
<a href="#">Coinsurance</a>	\$1,800
What isn't covered	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$2,670</b>

### Managing Joe's Type 2 Diabetes

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

- 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:

[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:

Cost Sharing	
<a href="#">Deductibles</a>	\$500
<a href="#">Copayments</a>	\$100
<a href="#">Coinsurance</a>	\$600
What isn't covered	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$1,220</b>

### 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)  
[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:

Cost Sharing	
<a href="#">Deductibles</a>	\$500
<a href="#">Copayments</a>	\$110
<a href="#">Coinsurance</a>	\$300
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$910</b>

The [plan](#) 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:

- 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





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Important Questions	Answers				Why This Matters:
Plan Name	601	602	603	606	
What is the overall <a href="#">deductible</a> ?	\$0	\$25/person & \$75/ 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 <a href="#">deductible</a> ?	No.				You will have to meet the deductible before the <a href="#">plan</a> pays for any services.
Are there other <a href="#">deductibles</a> for specific services?	No.				You don't have to meet <a href="#">deductibles</a> for specific services.
What is not included in the <a href="#">out-of-pocket limit</a> ?	Not Applicable				This plan does not have an <a href="#">out-of-pocket limit</a> on your expenses.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	Not Applicable				This plan does not have an <a href="#">out-of-pocket limit</a> on your expenses.
Is there an overall annual limit on what the <a href="#">plan</a> pays?	\$2,000	\$2,000	\$1,500	\$1,500	This plan will pay for covered services only up to this limit during each coverage period, even if your own need is greater. You're responsible for all expenses above this limit.
	These limits do not apply to dependent children under age 19				
Will you pay less if you use a <a href="#">network provider</a> ?	Not Applicable				This <a href="#">plan</a> does not use a <a href="#">provider network</a> .
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	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 (Coinsurance)				Limitations, Exceptions, & Other Important Information
		601	602	603	606	
If your child needs dental care	Dental checkup	10%	None	30%	60%	<p>Annual maximums applicable to dependents age 19 &amp; older:  Plans 601, 602 – \$2,000  Plans 603, 604 and 606 – \$1,500  Plan 605 – \$1,000</p> <p>Cleanings, examinations and certain preventive care limited to twice per calendar year. See Plan Booklet for additional details.</p>

**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](http://www.HealthCare.gov) or call 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: 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.

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- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
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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



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, see [www.aetf.com](http://www.aetf.com) or call 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 [www.aetf.com](http://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 <a href="#">deductible</a> ?	\$0				See the chart starting on page 2 for your costs for services this plan covers.
Are there services covered before you meet your <a href="#">deductible</a> ?	Not Applicable				You do not have to meet the deductible before the <a href="#">plan</a> pays for any services. but see the chart starting on page 2 for other costs for services this <a href="#">plan</a> covers.
Are there other <a href="#">deductibles</a> for specific services?	No				You don't have to meet <a href="#">deductibles</a> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	Not Applicable				This plan does not have an <a href="#">out-of-pocket limit</a> on your expenses.
What is not included in the <a href="#">out-of-pocket limit</a> ?	Not Applicable				This plan does not have an <a href="#">out-of-pocket limit</a> on your expenses.
Will you pay less if you use a <a href="#">network provider</a> ?	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 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 provider's 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.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	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
		701 (VSP)	702 (VSP)	703 (VSP)	704 (VSP)	Out-of-Network Provider (You will pay the most)	
If your child needs eye care	Eye exam	\$10/person <a href="#">copayment</a>	\$20/person <a href="#">copayment</a>			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.
	Glasses: <a href="#">copayment</a>	\$20	\$30	\$40	\$40	All <a href="#">co-payments</a> outlined apply to VSP and Non-VSP provider claims.	
	Lenses	\$0				Single -- Charges over \$45 Lined bifocal --Charges over \$65 Lined trifocal-- Charges over \$85 Lenticular --Charges over \$125	
	Frames	80% of charges 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)



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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)

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