

SUMMARY OF BENEFITS — Effective as of January 1, 2023

The following chart highlights the key features of the Plan in effect as of **January 1, 2023**. For complete information relating to your benefits, coverage, and the terms and conditions of the Plan, please refer to your Plan’s Summary Plan Description/Plan Document. **Note:** “Calendar Year” refers to the period from January 1 through December 31 of each year.

You **must** get your medical care from providers who participate in the Anthem medical PPO network. Only a few exceptions apply for coverage of Out-of-Network providers. Coverage for Medicare retirees is coordinated at the In-Network level of benefits. Refer to the Summary Plan Description/Plan Document for more details.

Remember to present your ID card to any provider of service to ensure that the Fund is only paying claims based on the negotiated rates for In-Network providers. **Any covered Out-of-Network charges are limited to Usual, Customary and Reasonable (UCR) and/or Allowable Charge amounts. All inpatient and certain outpatient services require pre-authorization.**

Comprehensive Medical Benefits—Plan Provisions (All medical benefits are subject to the applicable deductibles and co-insurance, unless otherwise noted)	
Annual Deductible¹ (June 1 - May 31)	You pay:
Medical (In-Network)	\$250 per person; \$750 per family
Medical (Out-of-Network)	\$500 per person; \$1,500 per family
Annual Out-of-Pocket Maximum (January 1 – December 31)	You pay:
In-Network	\$3,500 per person; \$7,000 per family
Out-of-Network (Does not include excess of UCR)	\$5,000 per person; \$10,000 per family
Co-insurance for In-Network Coverage	You pay:
Emergency Room ²	\$50 per occurrence
Medicare & Non-Medicare Eligible Participants	Plan covers, unless otherwise specified:
In-Network Hospital / Facility	95%
In-Network Physician / Professional	90%
Co-insurance for Limited Out-of-Network Coverage	Plan covers:
Hospital / Facility	75% of UCR; 95% for Protected Services
Physician / Professional	70% of UCR; 90% for Protected Services
Benefits With In-Network & Out-of-Network Coverage³ (Subject to the applicable deductibles, coinsurance, UCR, and Allowable Charge amounts)	
Treatment/Services in the Event of an Emergency (Including Ambulance Services—Ground / Air Ambulance)	
Radiologist, Pathologist and Anesthesiologist Services, Emergency Room Physician, and Laboratory Technician Services	
Chiropractic Therapy	\$1,200 per person per calendar year
Acupuncture	90%, up to \$1,200 per person per calendar year
Hearing Care	
Hearing Examination	One exam per person per calendar year
Hearing Aids (Provider Services)	\$6,000 per person in any 72-month period
Hearing Aid Repair	\$300 per person per calendar year



Benefits With In-Network Coverage Only. No coverage for Out-of-Network Providers	
Routine Physical Examination⁴ Adult (Participant and Spouse) Non-Routine Physical Examination Services	100%; no deductible, in-network only 90%; in-network only
Immunizations: Adults and Children	100%; in-network only
Mental Health and Substance Abuse Treatment	100%; no deductible; in-network only
Custom Foot Orthotics	\$350 per person per calendar year; in-network only
Diabetic Shoes	\$700 per person per calendar year; in-network only
Occupational Therapy and Physical Therapy	40 visits (combined) per person per calendar year, except in cases of traumatic brain injury; in-network only
Speech Therapy (pre-authorization required) ⁵	In-network only
Temporomandibular Joint Disorder (Non-Surgical)	\$2,000 per person per lifetime; in-network only
Infertility Benefits	\$10,000 per person per lifetime; in-network only
Employee Assistance Program (EAP) Call Anthem at 1-800-865-1044	100% on up to three visits per issue, such as mental health, substance abuse, stress and family matters
Transplant Benefits⁶	
Co-insurance	100%; no deductible; in-network only
Transportation, Lodging and Meal Maximums	\$150 per day, up to \$10,000 per procedure
Private Nursing Care Maximum	\$10,000 per procedure; in-network only
Prescription Drug Benefits, Up to a 90-Day Supply (In-Network Benefits Through OptumRx)⁷	
Generic Drugs	90%; no deductible
Brand Name Drugs	80%; no deductible
Specialty Drugs Co-insurance Out-of-Pocket Maximum	80%; you pay 20%, up to \$200 per prescription 100%, after you reach a \$3,000 specialty drug out-of-pocket maximum per calendar year
Infertility Benefits	\$10,000 per person per lifetime; in-network only
Vaccines	100%; no deductible
Dental Benefits (Optional Under Retiree Coverage)⁸	
Preventive Dental Care	95%, in-network; 90% of UCR, out-of-network
Restorative Dental Care	85%, in-network; 80% of UCR, out-of-network
Calendar Year Maximum for Restorative Dental Care	\$2,500 per person
Orthodontics (Dependent Children Only)	80% of UCR
Lifetime Maximum for Orthodontics Only	\$5,000 per person; no maximum for dependent children under age 19

Vision Benefits (Optional Under Retiree Coverage)		
Exam Maximum	100% of UCR; one exam per person per calendar year	
Maximum for Covered Expenses Other Than Vision Exam	100%, up to \$300 per person every two calendar years; no maximum for lenses for children under age 19	
Loss of Time Benefits (Active Participants Only)⁹		
Weekly Benefit	\$325; subject to tax withholding; 7 day waiting period may apply \$800 per week, up to 6 weeks from the date of delivery for a vaginal birth or up to 8 weeks from the date of delivery for a Cesarean birth; subject to tax withholding; 7 day waiting period may apply	
Maximum Duration	26 weeks	
Death and Dismemberment Benefits (Participants Only)		
	Active Employee¹⁰	Retired Employee
Death Benefit¹¹	\$20,000	\$10,000
Accidental Death Benefit¹²	\$20,000	\$5,000

- 1 If only two members of your family are covered under the Plan, the family maximum is double the per person amount. Annual in-network deductibles are waived for active employees if they work 2,600 or more hours for which contributions are made on their behalf to the Fund in the preceding Calendar Year. In addition, if an active participant works 2,900 or more hours for which contributions are made on their behalf to the Fund in the preceding Calendar Year, the annual in-network deductibles are waived for the participant and spouse.
- 2 The co-insurance amount is in addition to any other amounts you are responsible to pay and does not apply toward meeting your annual out-of-pocket maximum. The co-insurance is waived if you are admitted to the hospital. In the event of an emergency, the Fund covers UCR for ground ambulance services and Allowable Charge amount for air ambulance services received from an out-of-network provider.
- 3 The Fund does not cover the costs of services you receive from out-of-network providers, except for those listed, or otherwise required under the No Surprises Act. Radiologist, pathologist, anesthesiologist and emergency room physician and laboratory technician services are covered out-of-network when performed at an in-network facility or doctor's office (regardless of whether or not the individual providing the service is an in-network provider).
- 4 Routine physical examination includes: health history review, blood chemistry analysis, body composition, resting blood pressure, height and weight measurements, pulmonary function test, strength evaluation, flexibility testing, 12-lead EKG, cardiovascular fitness test, physician directed examination, urinalysis, colorectal cancer screening (does not include colonoscopy), chest x-ray or mammogram, pap smear (upon request), and PSA test.
- 5 Benefits for speech therapy are paid based on medical necessity. You must obtain pre-authorization and follow the authorized treatment plan for expenses to be covered.
- 6 Transplant must be performed by an in-network provider. Transplant Benefit provisions do not apply for Medicare-primary participants and dependents. Transplant coverage for Medicare-primary participants and dependents is provided under the Plan's Comprehensive Medical Benefits.
- 7 The Plan covers up to \$10,000 per person per lifetime toward prescription medications associated with medically necessary infertility treatment. Under the Specialty Drug Step Therapy Program, OptumRx assesses specialty medications that are prescribed to treat infertility. Because there are several medications available to treat infertility, OptumRx will recommend that the pharmacist dispense the most cost-effective medication for you.
- 8 There is a voluntary dental network with Anthem, which may reduce the cost of dental services compared to dentists who do not participate in the Anthem network.
- 9 If the non-job related disability is due to a mental health issue, eating disorder, or substance abuse, benefits are only payable while you are confined in the hospital, except that a maximum of 8 weeks of Loss of Time benefits is allowed due to intensive outpatient treatment or a partial hospitalization program.

10 "Active Employee" for purposes of the Death Benefit includes a participant that retired prior to age 55 due to a disability.

11 You are eligible to receive an "accelerated benefit" of up to 50% of your basic life insurance amount if you become terminally ill due to an injury or illness. However, the benefit will not exceed \$10,000 for active participants and \$5,000 for retirees.

12 This benefit is in addition to the Death Benefit.

If You Have a Question Or Need Information About:	Contact:	Phone Number:	Website:
Eligibility and Updating Personal Information	Fund Office	(262) 549-9190 (800) 242-7018	www.iuoe139healthfund.org
Benefits & Claim Information	Fund Office	(262) 549-9190 (800) 242-7018	www.iuoe139healthfund.org
Medical Preferred Providers	Anthem BCBS	(800) 810-2583	www.anthem.com
Dental Preferred Providers	Anthem BCBS	(866) 641-7762	www.anthem.com
Prescription Drug Benefits	OptumRx OptumRx Specialty Pharmacy	(855) 295-9140 (855) 427-4682	www.optumrx.com
Employee Assistance Program (EAP)	Anthem BCBS	(800) 865-1044	www.anthemEAP.com (login: OE Local 139)
Death and Accidental Death and Dismemberment Benefits	Voya (ReliaStar) Fund Office	N/A (262) 549-9190 (800) 242-7018	N/A www.iuoe139healthfund.org

Other Contact Information	Contact:	Phone Number:	Website:
Central Pension Fund	Pension Office	(202) 362-1000	www.cpfiuoe.org
Local 139 Union Office	Union Office	(262) 896-0139 (800) 280-0139	www.iuoe139.org

