

Michigan Conference of Teamsters Welfare Fund: Benefit Package 145

Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services

Coverage Period: 04/01/2026 – 03/31/2027

Coverage for: Family

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, contact our Member Services Department at 1-800-572-7687. 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.mctwf.org or call 1-800-572-7687 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$100/Individual <u>network providers</u> . \$100/Individual non-network <u>providers</u> .	See the Common Medical Events chart below for your costs for services this <u>plan</u> covers.
Are there services covered before you meet your deductible?	Yes. <u>Preventive care/screening</u> and <u>primary, specialist, emergency room, or urgent care provider</u> services as long as you use a <u>network provider</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.
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u>?	For <u>network providers</u> , \$1,000/individual for most medical services. For non-network <u>providers</u> , \$2,000/individual for most medical services.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services.
What is not included in the <u>out-of-pocket limit</u>?	<u>Premiums</u> , <u>balance-billed charges</u> , health care this <u>plan</u> doesn't cover, <u>network providers</u> for mental health and substance abuse outpatient services and non-network <u>coinsurance</u> expenses.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u>?	Yes. See www.mctwf.org or call 1-800-572-7687	This <u>plan</u> uses a provider <u>network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's 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.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	<u>Primary care</u> visit to treat an injury or illness	15% <u>coinsurance</u>	25% <u>coinsurance</u>	None
	<u>Specialist</u> visit	15% <u>coinsurance</u>	25% <u>coinsurance</u>	
	<u>Preventive care</u>	No charge	25% <u>coinsurance</u>	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services you need are preventive. Then check what your <u>plan</u> will pay for.
	<u>Screening</u>	No charge	25% <u>coinsurance</u>	
	<u>Immunization</u>	No charge	25% <u>coinsurance</u>	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	15% <u>coinsurance</u>	25% <u>coinsurance</u>	None
	Imaging (CT/PET scans, MRIs)	15% <u>coinsurance</u>	25% <u>coinsurance</u>	<u>Preauthorization</u> required, otherwise not covered
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.caremark.com	Generic drugs	\$5 copay/prescription for up to 34 days supply (retail), \$10 copay for 90 days supply (retail & mail order).	Difference between the charges and the allowed amount plus the applicable network copay.	Preauthorization required as follows, otherwise not covered: Coverage of non-formulary brand drugs, compound drugs exceeding a specified dollar limit, and drugs within the following therapeutic categories: Acne, Anti-Obesity, ADHD/Narcolepsy (age 20 and above), Anabolic Steroids, Oral Anti-fungal, SSRI (brand name only), Proton Pump Inhibitors (brand or generic treatment greater than 90 days per one year period). Erectile dysfunction tablets, influenza treatment and preventions, smoking cessation and other limitations *see section 6.8 in SPD.
	Preferred brand drugs	\$15 copay/prescription for up to 34 days supply (retail), \$30 copay for 90 days supply (retail & mail order).		
	Non-preferred brand drugs	\$15 copay/prescription for up to 34 days supply (retail), \$30 copay for 90 days supply (retail & mail order).		
	<u>Specialty drugs</u>	\$15 copay/prescription for up to 34 days supply (retail), \$30 copay for 90 days supply (retail & mail order).		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	15% <u>coinsurance</u>	25% <u>coinsurance</u>	None
	Physician fees	15% <u>coinsurance</u>	25% <u>coinsurance</u>	
	Surgeon fees	15% <u>coinsurance</u>	25% <u>coinsurance</u>	

* For more information about limitations and exceptions, see your Summary Plan Description (SPD) or Schedule of Benefits (SOB) at www.mctwf.org



Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
If you need immediate medical attention	<u>Emergency room care</u>	15% <u>coinsurance</u>	15% <u>coinsurance</u>	<u>Copay</u> waived if admitted. *see Section 3.15 in SPD for limitations.
	<u>Emergency medical transportation</u>	15% <u>coinsurance</u>	15% <u>coinsurance</u>	*see Section 6.8 in SPD for limitations.
	<u>Urgent care</u>	15% <u>coinsurance</u>	25% <u>coinsurance</u>	None
If you have a hospital stay	Facility fee(e.g. hospital room)	15% <u>coinsurance</u>	25% <u>coinsurance</u>	Prior authorization required, otherwise not covered.
	Physician fees	15% <u>coinsurance</u>	25% <u>coinsurance</u>	
	Surgeon fees	15% <u>coinsurance</u>	25% <u>coinsurance</u>	
If you need mental health, behavioral health, or substance abuse services.	Outpatient services	15% <u>coinsurance</u>	25% <u>coinsurance</u>	None
	Inpatient services	15% <u>coinsurance</u>	25% <u>coinsurance</u>	Prior authorization required, otherwise not covered.
If you are pregnant	Office visits	15% <u>coinsurance</u>	25% <u>coinsurance</u>	None
	Childbirth/delivery professional services	15% <u>coinsurance</u>	25% <u>coinsurance</u>	
	Childbirth/delivery facility services	15% <u>coinsurance</u>	25% <u>coinsurance</u>	
If you need help recovering or have other special health needs	<u>Home health care</u>	15% <u>coinsurance</u>	15% <u>coinsurance</u>	Prior authorization required, otherwise not covered. *see Section 3.17 in SPD for limitations.
	<u>Rehabilitation services</u>	15% <u>coinsurance</u>	25% <u>coinsurance</u>	When you require therapy to restore and maintain normal function.
	<u>Habilitation services</u>	15% <u>coinsurance</u>	25% <u>coinsurance</u>	
	<u>Skilled nursing care</u>	15% <u>coinsurance</u>	15% <u>coinsurance</u>	Prior authorization required, otherwise not covered. *see your SOB for limitations.
	<u>Durable medical equipment</u>	15% <u>coinsurance</u>	15% <u>coinsurance</u>	Prior authorization generally required for purchases and repairs only, otherwise not covered. *see section 3.23 in SPD for limitations.
	<u>Hospice services</u>	15% <u>coinsurance</u>	15% <u>coinsurance</u>	Prior authorization required, otherwise not covered.
If your child needs dental or eye care	Children's eye exam	Not Covered	Not Covered	None
	Children's glasses	Not Covered	Not Covered	None
		Not Covered	Not Covered	
	Children's dental check-up	Not Covered	Not Covered	None

* For more information about limitations and exceptions, see your Summary Plan Description (SPD) or Schedule of Benefits (SOB) at www.mctwf.org

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.)

- Acupuncture
- Cosmetic surgery
- Dental care (Adult)
- Infertility treatment
- Long-term care
- Routine eye care (Adult)
- Routine foot care (except in presence of certain systemic conditions)
- Hearing aids

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

- Bariatric surgery
- Chiropractic care up to 24 spinal manipulations per person annually. One mechanical traction per day only with spinal manipulation expenses. One "new patient" office visit every 36 months and one "established patient" office visit annually, per chiropractor.
- Non-emergency care when traveling outside the U.S. Contact 1-800-810-2583.
- Private-duty nursing limited to 24 hrs. per day for 5 days lifetime, 16 hrs. per day for 45 days lifetime and 8 hrs. per day for 900 days lifetime.

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272). Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information 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: The plan at 1-800-572-7687. You may also contact the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform, or the Michigan Office of Financial and Insurance Regulations at 1-877-999-6442.

Does this plan provide Minimum Essential Coverage? **Yes**

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet the Minimum Value Standards? **Yes**

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services: Spanish (Español): Para obtener asistencia en Español, llame al 1-800-572-7687.

————— *To see examples of how this plan might cover costs for a sample medical situation, see the next section.* —————



About These Coverage Examples:



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

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The plan's overall deductible	\$100
■ Specialist copayment	15%
■ Hospital (facility) copayment	15%
■ Other copayment/coinsurance	20%

This EXAMPLE event includes services like:

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

Total Example Cost	\$12,800
---------------------------	-----------------

In this example, Peg would pay:

Cost Sharing	
Deductibles	\$100
Copayments	\$20
Coinsurance	\$900
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$1,080

Managing Joe's type 2 Diabetes

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

■ The plan's overall deductible	\$100
■ Specialist copayment	15%
■ Hospital (facility) copayment	15%
■ Other copayment/coinsurance	20%

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)
 Diagnostic tests (*blood work*)
 Prescription drugs
 Durable medical equipment (*glucose meter*)

Total Example Cost	\$7,400
---------------------------	----------------

In this example, Joe would pay:

Cost Sharing	
Deductibles	\$100
Copayments	\$350
Coinsurance	\$439
What isn't covered	
Limits or exclusions	\$55
The total Joe would pay is	\$944

Mia's Simple Fracture

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

■ The plan's overall deductible	\$100
■ Specialist copayment	15%
■ Hospital (facility) copayment	15%
■ Other copayment/coinsurance	20%

This EXAMPLE event includes services like:

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

Total Example Cost	\$1,900
---------------------------	----------------

In this example, Mia would pay:

Cost Sharing	
Deductibles	\$100
Copayments	\$0
Coinsurance	\$289
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$389

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

