



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](http://www.mctwf.org) or call 1-800-572-7687 to request a copy.

| Important Questions                                                       | Answers                                                                                                                                                                                         | Why This Matters:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|---------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>What is the overall <u>deductible</u>?</b>                             | \$500 Individual/\$1,500 family <u>network providers</u> .<br>\$1,000 Individual/\$3,000 family non-network <u>providers</u> .                                                                  | Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.                                                                                                                                                                                                                                                                  |
| <b>Are there services covered before you meet your <u>deductible</u>?</b> | 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. "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>                                      |
| <b>Are there other <u>deductibles</u> for specific services?</b>          | No.                                                                                                                                                                                             | You don't have to meet <u>deductibles</u> for specific services.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>What is the <u>out-of-pocket limit</u> for this <u>plan</u>?</b>       | For <u>network providers</u> , \$2,500 Individual/\$5,000 family for most medical services.<br>For non-network <u>providers</u> , \$5,000 Individual/\$10,000 family for most medical services. | The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , the overall family <u>out-of-pocket</u> limit must be met.                                                                                                                                                                                                                                                                                                                                             |
| <b>What is not included in the <u>out-of-pocket limit</u>?</b>            | <u>Premiums</u> , <u>balance-billed</u> charges, health care this <u>plan</u> doesn't cover, non-network <u>coinsurance</u> expenses.                                                           | Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Will you pay less if you use a <u>network provider</u>?</b>            | Yes. See <a href="http://www.mctwf.org">www.mctwf.org</a> or call 1-800-572-7687                                                                                                                | 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'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. |
| <b>Do you need a <u>referral</u> to see a specialist?</b>                 | 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<br>(You will pay the least)                                                                                                                                                                                 | Non-Network Provider<br>(You will pay the most)                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>If you visit a health care provider's office or clinic</b>                                                                                                                           | <u>Primary care</u> visit to treat an injury or illness | \$25 <u>copay</u> /visit                                                                                                                                                                                                     | 40% <u>coinsurance</u>                                                                   | None                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|                                                                                                                                                                                         | <u>Specialist</u> visit                                 | \$50 <u>copay</u> /visit                                                                                                                                                                                                     | 40% <u>coinsurance</u>                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|                                                                                                                                                                                         | <u>Preventive care</u>                                  | No charge                                                                                                                                                                                                                    | 40% <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                                                                                                                                                                                                                    | 40% <u>coinsurance</u>                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|                                                                                                                                                                                         | <u>Immunization</u>                                     | No charge                                                                                                                                                                                                                    | 40% <u>coinsurance</u>                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>If you have a test</b>                                                                                                                                                               | <u>Diagnostic test</u> (x-ray, blood work)              | 20% <u>coinsurance</u>                                                                                                                                                                                                       | 40% <u>coinsurance</u>                                                                   | None                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|                                                                                                                                                                                         | Imaging (CT/PET scans, MRIs)                            | 20% <u>coinsurance</u>                                                                                                                                                                                                       | 40% <u>coinsurance</u>                                                                   | <u>Preauthorization</u> required, otherwise not covered                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>If you need drugs to treat your illness or condition</b><br>More information about prescription drug coverage is available at <a href="http://www.caremark.com">www.caremark.com</a> | Generic drugs                                           | \$10 copay/prescription for up to 34 days supply (retail & mail order), \$20 copay for 35-60 days' supply (retail & mail order), \$30 copay for 61-90 days' supply (retail) and \$20 copay 61-90 days' supply (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                                   | \$20 copay/prescription for up to 34 days supply (retail & mail order), \$40 copay for 35-60 days' supply (retail & mail order), \$60 copay for 61-90 days' supply (retail) and \$45 copay 61-90 days' supply (mail order).  |                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|                                                                                                                                                                                         | Non-preferred brand drugs                               | \$35 copay/prescription for up to 34 days supply (retail & mail order), \$70 copay for 35-60 days' supply (retail & mail order), \$105 copay for 61-90 days' supply (retail) and \$80 copay 61-90 days' supply (mail order). |                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|                                                                                                                                                                                         | <u>Specialty drugs</u>                                  | \$20 copay/prescription for up to 34 days supply (retail & mail order), \$40 copay for 35-60 days' supply (retail & mail order), \$60 copay for 61-90 days' supply (retail) and \$45 copay 61-90 days' supply (mail order).  |                                                                                          | Prior authorization required, other-wise not covered. Certain specialty drugs may be deemed as non-preferred brand drugs and may be subject to the corresponding copay structure.                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>If you have outpatient surgery</b>                                                                                                                                                   | Facility fee (e.g., ambulatory surgery center)          | 20% <u>coinsurance</u>                                                                                                                                                                                                       | 40% <u>coinsurance</u>                                                                   | None                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|                                                                                                                                                                                         | Physician fees                                          | 20% <u>coinsurance</u>                                                                                                                                                                                                       | 40% <u>coinsurance</u>                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|                                                                                                                                                                                         | Surgeon fees                                            | 20% <u>coinsurance</u>                                                                                                                                                                                                       | 40% <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](http://www.mctwf.org)



| Common Medical Event                                                       | Services You May Need                     | What You Will Pay                            |                                                 | Limitations, Exceptions, & Other Important Information                                        |
|----------------------------------------------------------------------------|-------------------------------------------|----------------------------------------------|-------------------------------------------------|-----------------------------------------------------------------------------------------------|
|                                                                            |                                           | Network Provider<br>(You will pay the least) | Non-Network Provider<br>(You will pay the most) |                                                                                               |
| If you need immediate medical attention                                    | <u>Emergency room care</u>                | \$125 <u>copay</u> /visit                    | \$125 <u>copay</u> /visit                       | <u>Copay</u> waived if admitted. *see section 6.8 in SPD for limitations.                     |
|                                                                            | <u>Emergency medical transportation</u>   | 20% <u>coinsurance</u>                       | 20% <u>coinsurance</u>                          | *see section 3.15 in SPD for limitations.                                                     |
|                                                                            | <u>Urgent care</u>                        | \$55 <u>copay</u> /visit                     | 40% <u>coinsurance</u>                          | None                                                                                          |
| If you have a hospital stay                                                | Facility fee(e.g. hospital room)          | 20% <u>coinsurance</u>                       | 40% <u>coinsurance</u>                          | Prior authorization required, otherwise not covered.                                          |
|                                                                            | Physician fees                            | 20% <u>coinsurance</u>                       | 40% <u>coinsurance</u>                          |                                                                                               |
|                                                                            | Surgeon fees                              | 20% <u>coinsurance</u>                       | 40% <u>coinsurance</u>                          |                                                                                               |
| If you need mental health, behavioral health, or substance abuse services. | Outpatient services                       | \$20 <u>copay</u> /visit                     | 40% <u>coinsurance</u>                          | None                                                                                          |
|                                                                            | Inpatient services                        | 20% <u>coinsurance</u>                       | 40% <u>coinsurance</u>                          | Prior authorization required, otherwise not covered.                                          |
| If you are pregnant                                                        | Office visits                             | 20% <u>coinsurance</u>                       | 40% <u>coinsurance</u>                          | None                                                                                          |
|                                                                            | Childbirth/delivery professional services | 20% <u>coinsurance</u>                       | 40% <u>coinsurance</u>                          |                                                                                               |
|                                                                            | Childbirth/delivery facility services     | 20% <u>coinsurance</u>                       | 40% <u>coinsurance</u>                          |                                                                                               |
| If you need help re-covering or have other special health needs            | <u>Home health care</u>                   | 20% coinsurance                              | 20% coinsurance                                 | Prior authorization required, otherwise not covered.                                          |
|                                                                            | <u>Rehabilitation services</u>            | 20% coinsurance                              | 40% <u>coinsurance</u>                          | None                                                                                          |
|                                                                            | <u>Habilitation services</u>              | 20% coinsurance                              | 40% <u>coinsurance</u>                          |                                                                                               |
|                                                                            | <u>Skilled nursing care</u>               | 20% coinsurance                              | 20% coinsurance                                 | Prior authorization required, otherwise not covered. *see your SOB for limitations.           |
|                                                                            | <u>Durable medical equipment</u>          | 20% coinsurance                              | 20% coinsurance                                 | Prior authorization generally required for purchases and repairs only, otherwise not covered. |
|                                                                            | <u>Hospice services</u>                   | 20% coinsurance                              | 20% coinsurance                                 | Prior authorization required, otherwise not covered.                                          |



| Common Medical Event                          | Services You May Need      | What You Will Pay                            |                                                                                                       | Limitations, Exceptions, & Other Important Information |
|-----------------------------------------------|----------------------------|----------------------------------------------|-------------------------------------------------------------------------------------------------------|--------------------------------------------------------|
|                                               |                            | Network Provider<br>(You will pay the least) | Non-Network Provider<br>(You will pay the most)                                                       |                                                        |
| <b>If your child needs dental or eye care</b> | Children's eye exam        | No charge                                    | Any Charge over \$50                                                                                  | Limited to one exam year.                              |
|                                               | Children's glasses         | Basic Lenses - No charge                     | Lenses - any charge over \$50 for single, \$60 for bifocal, \$70 for trifocal and \$70 for lenticular | Limited to one vision correction option/year.          |
|                                               |                            | Frames - any charge over \$150               | Frames - any charge over \$75                                                                         |                                                        |
|                                               | Children's dental check-up | No charge                                    | Any charge over the <u>allowed amount</u>                                                             | Limited to 2 oral examinations and cleanings/ year.    |

#### 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
- Infertility treatment
- Long-term care
- Routine foot care (except in presence of certain systemic conditions)

##### 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.
- Dental care (Adult) up to annual per person maximum of \$1,600 PPO or \$1,500 Premier.
- Hearing aids up to \$1,500 per person, per aid every 2 years.
- 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.
- Routine eye care (Adult) limited to one exam and one vision correction option per calendar year.

**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](http://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](http://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.

## 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 <a href="#">plan's</a> overall <a href="#">deductible</a> | \$500    |
| ■ <a href="#">Specialist</a> <a href="#">copayment</a>          | \$50     |
| ■ Hospital (facility) <a href="#">copayment</a>                 | 20%      |
| ■ Other <a href="#">copayment/coinsurance</a>                   | \$25/20% |

#### 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*)

|                           |                 |
|---------------------------|-----------------|
| <b>Total Example Cost</b> | <b>\$12,800</b> |
|---------------------------|-----------------|

#### In this example, Peg would pay:

| Cost Sharing                      |                |
|-----------------------------------|----------------|
| Deductibles                       | \$300          |
| Copayments                        | \$40           |
| Coinsurance                       | \$1,700        |
| What isn't covered                |                |
| Limits or exclusions              | \$60           |
| <b>The total Peg would pay is</b> | <b>\$2,100</b> |

### Managing Joe's type 2 Diabetes

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

|                                                                 |          |
|-----------------------------------------------------------------|----------|
| ■ The <a href="#">plan's</a> overall <a href="#">deductible</a> | \$500    |
| ■ <a href="#">Specialist</a> <a href="#">copayment</a>          | \$50     |
| ■ Hospital (facility) <a href="#">copayment</a>                 | 20%      |
| ■ Other <a href="#">copayment/coinsurance</a>                   | \$25/20% |

#### 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*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$7,400</b> |
|---------------------------|----------------|

#### In this example, Joe would pay:

| Cost Sharing                      |                |
|-----------------------------------|----------------|
| Deductibles                       | \$300          |
| Copayments                        | \$870          |
| Coinsurance                       | \$373          |
| What isn't covered                |                |
| Limits or exclusions              | \$55           |
| <b>The total Joe would pay is</b> | <b>\$1,598</b> |

### Mia's Simple Fracture

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

|                                                                 |                |
|-----------------------------------------------------------------|----------------|
| ■ The <a href="#">plan's</a> overall <a href="#">deductible</a> | \$500          |
| ■ <a href="#">Specialist</a> <a href="#">copayment</a>          | \$50           |
| ■ Hospital (facility) <a href="#">copayment</a>                 | 20%            |
| ■ Other <a href="#">copayment/coinsurance</a>                   | \$25/\$125/20% |

#### This EXAMPLE event includes services like:

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

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$1,900</b> |
|---------------------------|----------------|

#### In this example, Mia would pay:

| Cost Sharing                      |              |
|-----------------------------------|--------------|
| Deductibles                       | \$300        |
| Copayments                        | \$275        |
| Coinsurance                       | \$215        |
| What isn't covered                |              |
| Limits or exclusions              | \$0          |
| <b>The total Mia would pay is</b> | <b>\$790</b> |

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

