



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 obtain a copy of the complete terms of coverage, please call KTF Compliance at 844-KTF-FUND. 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.ktftrustfund.com](http://www.ktftrustfund.com) or call 1-844-KTF-FUND to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	\$0 for <a href="#">network providers</a> \$1,800 person/\$4,800 family for <a href="#">out-of-network providers</a>	Generally, you must pay all of the costs from providers up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> 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. All PPO Services, Emergency, Urgent Care, and Preventive.	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?	No.	You don't have to meet deductibles for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	For <a href="#">network providers</a> \$1,500 individual / \$3,000 family; for <a href="#">out-of-network providers</a> \$2,700 individual / \$5,200 family.	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. 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="#">Copayments</a> for certain services, <a href="#">premiums</a> , <a href="#">balance-billing</a> charges, and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. This plan uses MagnaCare as the Primary PPO Network. See <a href="http://www.ktftrustfund.com">www.ktftrustfund.com</a> for network providers.	This <a href="#">plan</a> uses a provider <a href="#">network</a> . You will pay less if you use a <a href="#">provider</a> in the plan's <a href="#">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 referral.



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 visit a health care <a href="#">provider's</a> office or clinic</b>	Primary care visit to treat an injury or illness	\$30 <a href="#">copay</a> /visit	<a href="#">Deductible</a> + 30% <a href="#">coinsurance</a>	Visits in excess of 6 to one <a href="#">provider</a> must be precertified. Failure to <a href="#">preauthorize</a> will result in denied benefits.
	<a href="#">Specialist</a> visit	\$30 <a href="#">copay</a> /visit	<a href="#">Deductible</a> + 30% <a href="#">coinsurance</a>	Visits in excess of 6 to one <a href="#">provider</a> must be precertified. Failure to <a href="#">preauthorize</a> will result in denied benefits.
	<a href="#">Preventive care/screening/immunization</a>	No charge	<a href="#">Deductible</a> + 30% <a href="#">coinsurance</a>	Excess visits not covered.
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	\$30 <a href="#">copay</a> /test <\$2,500 or \$100 <a href="#">copay</a> /test >\$2,500	<a href="#">Deductible</a> + 30% <a href="#">coinsurance</a>	Subject to <a href="#">preauthorization</a> if costs exceed \$2,500. Failure to <a href="#">preauthorize</a> benefits will result in denied benefits.
	Imaging (CT/PET scans, MRIs)	\$30 <a href="#">copay</a> /test <\$2,500 or \$100 <a href="#">copay</a> /test >\$2,500	<a href="#">Deductible</a> + 30% <a href="#">coinsurance</a>	Subject to <a href="#">preauthorization</a> if costs exceed \$2,500. <a href="#">Copay</a> applies to all tests combined on a daily basis for same <a href="#">provider</a> . Failure to <a href="#">preauthorize</a> benefits will result in denied benefits.
<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.kftrustfund.com">www.kftrustfund.com</a>	Generic drugs	\$15 <a href="#">copay</a> /prescription (retail) \$20 <a href="#">copay</a> /prescription (mail order)	Not Covered	Covers up to a 31-day supply (retail); 31-93 day supply (mail order). Mandatory generic and mail order rules apply. Failure to use generic or mail order will result in penalties.
	Brand drugs	\$40 <a href="#">copay</a> /prescription (retail) \$60 <a href="#">copay</a> /prescription (mail order)	Not Covered	Covers up to a 31-day supply (retail); 31-93 day supply (mail order). Mandatory generic and mail order rules apply. Failure to use generic or mail order will result in penalties.
	Brand drugs (Medicare Primary Members)	\$25 <a href="#">copay</a> /prescription (retail) \$60 <a href="#">copay</a> /prescription (mail order)	Not Covered	Covers up to a 31-day supply (retail); 31-93 day supply (mail order). Mandatory generic and mail order rules apply. Failure to use generic or mail order will result in penalties.
	<a href="#">Specialty drugs</a>	20% per 31-day supply up to Rx OOP	Not Covered	Subject to <a href="#">preauthorization</a> and must be ordered through <b>Lumicera</b> . Failure to

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

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)	
				<u>preauthorize</u> benefits will result in denied benefits.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	No charge	<u>Deductible</u> + 30% <u>coinsurance</u>	Surgical procedures expected to cost more than \$2,500 must be precertified. Failure to <u>preauthorize</u> benefits will result in denied benefits. Assistant surgeon charges limited to 25% of primary surgeon.
	Physician/surgeon fees	\$100 <u>copay</u> /surgery	<u>Deductible</u> + \$250 <u>copay</u> following 30% <u>coinsurance</u>	Surgical procedures expected to cost more than \$2,500 must be precertified. Failure to <u>preauthorize</u> benefits will result in denied benefits. Assistant surgeon charges limited to 25% of primary surgeon.
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	\$100 <u>copay</u> /visit	\$100 <u>copay</u> /visit	<u>Deductible</u> waived. Non-emergencies paid at 50%.
	<a href="#">Emergency medical transportation</a>	No charge (ambulance) \$250 <u>copay</u> (air ambulance)	No charge up to <u>allowed amount</u> (ambulance) \$250 <u>copay</u> + excess charges (air ambulance)	<u>Deductible</u> waived
	<a href="#">Urgent care</a>	\$30 <u>copay</u> /visit	<u>Deductible</u> + 30% <u>coinsurance</u>	While traveling, you may <u>preauthorize urgent care</u> in lieu of an Emergency Room to have the visit covered the same as a PPO benefit.
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	\$50 <u>copay</u> /day up to \$250 per confinement <i>First Health</i> - \$100 <u>copay</u> /day up to \$500 per confinement	\$500 per confinement + 30% <u>coinsurance</u>	Subject to <u>preauthorization</u> . Failure to <u>preauthorize</u> benefits will result in denied benefits. Assistant surgeon charges limited to 25% of primary surgeon.
	Physician/surgeon fees	\$100 <u>copay</u> /surgery	<u>Deductible</u> + \$250 <u>copay</u> following 30% <u>coinsurance</u>	Subject to <u>preauthorization</u> . Failure to <u>preauthorize</u> benefits will result in denied benefits. Assistant surgeon charges limited to 25% of primary surgeon.

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 need mental health, behavioral health, or substance abuse services	Outpatient services	\$30 <a href="#">copay</a> /visit	<a href="#">Deductible</a> + 30% <a href="#">coinsurance</a>	Visits in excess of 6 must be precertified. Failure to <a href="#">preauthorize</a> benefits will result in denied benefits.
	Inpatient services	\$50 <a href="#">copay</a> /day up to \$250 per confinement <i>First Health - \$100 <a href="#">copay</a>/day up to \$500 per confinement</i>	\$500 per confinement + 30% <a href="#">coinsurance</a>	Subject to <a href="#">preauthorization</a> . Failure to <a href="#">preauthorize</a> benefits will result in denied benefits.
If you are pregnant	Office visits	No Charge	<a href="#">Deductible</a> + 30% <a href="#">coinsurance</a>	Covered under Well Woman Care as set out by HHS guidelines.
	Childbirth/delivery professional services	No Charge	\$500 per confinement + 30% <a href="#">coinsurance</a>	Hospital and surgical copays are waived for members enrolled in Healthy Beginnings Program. <b>Normal hospital and surgical copays apply for members not enrolled in the Healthy Beginnings program.</b>
	Childbirth/delivery facility services	No Charge	\$500 per confinement + 30% <a href="#">coinsurance</a>	Hospital and surgical <a href="#">copays</a> are waived for members enrolled in Healthy Beginnings Program. <b>Normal hospital and surgical copays apply for members not enrolled in the Healthy Beginnings program.</b>
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	\$30 <a href="#">copay</a> /visit	<a href="#">Deductible</a> + 30% <a href="#">coinsurance</a>	Subject to <a href="#">preauthorization</a> . Failure to <a href="#">preauthorize</a> benefits will result in denied benefits. Limited to 200 visits per calendar year and 4 hours equals one visit.
	<a href="#">Rehabilitation services</a>	\$30 <a href="#">copay</a> /visit	<a href="#">Deductible</a> + 30% <a href="#">coinsurance</a>	Maximum of 40 visits. Applies to cardiac rehab. Visits in excess of 6 must be precertified. Failure to <a href="#">preauthorize</a> benefits will result in denied benefits.
	<a href="#">Habilitation services</a>	\$30 <a href="#">copay</a> /visit	<a href="#">Deductible</a> + 30% <a href="#">coinsurance</a>	Applies to outpatient services. Visits in excess of 6 must be precertified. Failure to <a href="#">preauthorize</a> benefits will result in denied benefits.
	<a href="#">Skilled nursing care</a>	\$50 <a href="#">copay</a> /day up to \$250 per confinement	\$500 per confinement + 30% <a href="#">coinsurance</a>	Limited to maximum of 100 days. Second hospital <a href="#">copay</a> does not apply if transferred

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

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)	
		First Health - \$100 <u>copay</u> /day up to \$500 per confinement		directly from the hospital to a Skilled Nursing Facility following an illness or injury.
	<a href="#">Durable medical equipment</a>	No Charge	30% <u>coinsurance</u>	<u>Deductible</u> waived, <u>DME</u> that costs over \$500 must be precertified. Failure to <u>preauthorize</u> benefits will result in denied benefits.
	<a href="#">Hospice services</a>	No Charge	<u>Deductible</u> + 30% <u>coinsurance</u>	Limited to 210 days per spell of illness/injury
If your child needs dental or eye care	Children's eye exam	\$30 <u>copay</u> /visit	\$30 <u>copay</u> /visit	<u>Deductible</u> waived, one exam/annually
	Children's glasses	50% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Deductible</u> waived, maximum benefit of \$300.
	Children's dental check-up	Not Covered	Not Covered	Not Covered: Separate dental plan is provided

#### Excluded Services & Other Covered Services:

Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or plan 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>• Dental Care</li> <li>• Educational Services/Care</li> </ul>	<ul style="list-style-type: none"> <li>• Long Term Care</li> <li>• Non-Emergency care while traveling outside of the U.S.</li> <li>• Nursing Home or Custodial Care</li> </ul>	<ul style="list-style-type: none"> <li>• Private-duty nursing</li> <li>• Routine foot care for non-diabetics</li> <li>• Treatment for learning disabilities</li> <li>• Half-way houses and residential camps</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</li> <li>• Chiropractic</li> </ul>	<ul style="list-style-type: none"> <li>• Hearing Aids</li> <li>• Infertility Treatment</li> </ul>	<ul style="list-style-type: none"> <li>• Routine eye care</li> <li>• Weight Loss Program</li> </ul>

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. 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 844-KTF-FUND.

**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 845-338-5422.]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 845-338-5422.]

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 845-338-5422.]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 845-338-5422.]

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

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About these Coverage Examples:



**This is not a cost estimator.** Treatments shown are just examples of how this [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](#) \$0
- [Specialist \[cost sharing\]](#) \$30
- Hospital (facility) [\[cost sharing\]](#) 0%
- Other [\[cost sharing\]](#) 0%

**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>
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**In this example, Peg would pay:**

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$33
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$93</b>

**Managing Joe's type 2 Diabetes**  
(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$0
- [Specialist \[cost sharing\]](#) \$30
- Hospital (facility) [\[cost sharing\]](#) 0%
- Other [\[cost sharing\]](#) 0%

**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>
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**In this example, Joe would pay:**

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$330
Coinsurance	\$
<i>What isn't covered</i>	
Limits or exclusions	\$55
<b>The total Joe would pay is</b>	<b>\$385</b>

**Mia's Simple Fracture**  
(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$0
- [Specialist \[cost sharing\]](#) \$30
- Hospital (facility) [\[cost sharing\]](#) 0%
- Other [\[cost sharing\]](#) 0%

**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>
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**In this example, Mia would pay:**

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$240
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$240</b>