

Operating Engineers Local #49 Health and Welfare Plan (5WM00490)

	Active Employees
Calendar Year Deductible*	\$500 per covered person <i>(effective January 1, 2018)</i> \$1,000 per family <i>(effective January 1, 2018)</i>
Lifetime & Annual Maximum Benefit	Unlimited
Out of Pocket Maximum** (After Deductible Has Been Satisfied)	\$2,500 per covered person \$6,000 per family
Inpatient Services provided in (or billed by) Hospitals	80% Plan copayment at Participating Providers <i>No coverage at Non-Participating Providers***</i>
Inpatient Mental Health and Nervous Disorders, Alcoholism, Chemical Dependency, and Drug Addiction	80% Plan copayment at Participating Providers <i>No coverage at Non-Participating Providers***</i>
Emergency Services	80% Plan copayment
Ambulance	80% Plan copayment
Home Health Care	80% Plan copayment 90 Visits per Calendar Year
Skilled Nursing Care	80% Plan copayment 2 days for each day of hospital confinement, up to 60 days
Hospice Care	100% Plan payment 180-day maximum
Outpatient Services provided in (or billed by) Hospitals, Clinics, or Urgent Care Centers	80% Plan copayment at Participating Providers 70% Plan copayment at Non-Participating Providers
Office Visits and Lab Charges****	\$25 copayment at Participating Providers 70% Plan copayment at Non-Participating Providers
Outpatient Mental Health and Nervous Disorders, Alcoholism, Chemical Dependency, and Drug Addiction	80% Plan copayment at Participating Providers 80% Plan copayment for <u>Physician Fees</u> at Non-Participating Providers 70% Plan copayment for <u>Facility Fees</u> at Non-Participating Providers
Office Visits and Lab Charges****	\$25 copayment at Participating Providers 70% Plan copayment at Non-Participating Providers
Minute Clinic (or any other freestanding clinic found in a retail setting)	100% Plan payment \$25 Maximum Payment per Visit
Blue Cross Blue Shield Doctor On Demand	100% Plan payment Other Providers ineligible
Chiropractic Treatment	100% Plan payment up to 19 visits per year
Physical Exam & Routine Immunizations	100% Plan payment at Participating Providers 80% Plan copayment at Non-Participating Providers
Health Dynamics Physical	100% Plan payment for employee and/or spouse
Health Dynamics Physical Incentive Benefits	<u>Comprehensive Examination</u> Waiver of Calendar Year Deductible in the calendar year following the 12 month period (December – November) in which the physical is completed Choice of \$20/mo. Gym/Health Club Reimbursement (up to 12 mo.) OR \$240 Copay and Coinsurance Reimbursement for 12 months <u>Primary MD Examination</u> Choice of \$20/mo. Gym/Health Club Reimbursement (up to 12 mo.) OR \$240 Copay and Coinsurance Reimbursement for 12 months
Routine Immunizations for Dependent Children	100% Plan payment at Participating Providers 80% Plan copayment at Non-Participating Providers
Colonoscopy	Routine - 100% Plan payment at Participating Providers 80% Plan copayment at Non-Participating Providers
Imaging Benefit	Most medical imaging exams such as MRI, CT and X-Ray performed at a CDI facility allows 100% coverage
Prescription Drug Benefits	20% copayment \$2,500 annual out-of-pocket limit per covered person \$5,900 annual out-of-pocket limit per family <i>(effective January 1, 2018)</i> Additional \$1,800 annual out-of-pocket limit per family for Specialty Drugs
Birth Control Pills	100% Plan payment for in-network generic 80% Plan copayment for brand
Erectile Dysfunction	50% Plan copayment (up to 6 pills per month)

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Smoking Cessation Products	100% Plan payment for over the counter products when enrolled in the Plan's smoking cessation program 80% Plan copayment for prescription products when enrolled in the Plan's smoking cessation program
Vision Benefit (Exams, Frames, Lenses, Contact Lenses)	\$500 Allowance per 2 Calendar Years (allowance replenished on the 1st day of every even year)
LASIK Eye Surgery	100% Plan payment up to \$500 per eye once per lifetime
Hearing Aids	\$1,000 once every 5 calendar years for new devices or repairs, no batteries
Cochlear Implants	80% Plan copayment
Dental Benefits	100% Plan payment for preventive and diagnostic services 80% Plan copayment for all other services \$2,000 Maximum Payment per Calendar Year (does not apply to participants under the age of 19)
Orthodontia (Medically Necessary for oral surgery, cleft palate repair or accidental injury to teeth)	\$2,000 Lifetime Maximum
Orthodontia (for dependent children only)	\$1,000 Lifetime Maximum
TMJ	\$800 Maximum Payment per Lifetime 80% Plan copayment
Accident & Sickness Weekly Benefit*****	\$300 per week up to 26 weeks for non-occupational injury or sickness
Death Benefit	\$8,000
Accidental Death & Dismemberment Benefit	\$8,000 Principal Sum
Foot Orthotics	100% Plan payment up to \$400 every 12 months
	Pre-Medicare Retirees
LASIK Eye Surgery	No coverage
Dental Benefits	Optional at additional cost
Orthodontia (for dependent children only)	No coverage
Accident & Sickness Weekly Benefit*****	No coverage
Death Benefit	\$2,000
Accidental Death & Dismemberment Benefit	\$2,000 Principal Sum

* **Calendar Year Deductible** - You must pay all costs up to the Deductible amount before the Plan will pay for covered services you incur. The Deductible resets at the beginning of each year.

** **Out of Pocket Maximum** - The Out of Pocket Maximum is the most you could pay during the annual coverage period for your share of the cost of covered services. The Calendar Year Deductible does not count toward your Out of Pocket Maximum.

*** **The plan continues to cover all Emergency Medical Conditions as detailed under Emergency Services.**

**** **Office Visits and Lab Charges** - All office visits to Participating Providers, regardless of diagnostic category (including mental and nervous disorders, alcoholism, chemical dependency and drug addiction), are subject to a copayment as outlined in the Plan, (\$25.00) until the Out of Pocket Maximum is reached.

***** **Accident & Sickness Weekly Benefit** - Active non-bargaining employees are eligible for this benefit provided:

- a. they are not an owner or officer of the employer; and
- b. they are not receiving accident/sick pay from their employer.

Non-Bargaining Employees of Public Sector Employers Participation in the Retiree Contribution Allowance Program of the Fund's Retiree Plan

Effective January 1, 2018, accumulated Service Credits under the Retiree Contribution Allowance Program will be frozen for non-bargaining employees of public sector employers currently participating in the Local 49 Health and Welfare Fund. Employees of public sector employers that have signed a Participation Agreement with the Local 49 Health and Welfare Fund before November 1, 2016 may accrue, at most, one (1) additional year of Service Credit for 2017 work hours. Effective November 1, 2016, non-bargaining employees of public sector employers that sign a Participation Agreement with the Local 49 Health and Welfare Fund on or after November 1, 2016, will not be eligible to accumulate Service Credits under the Retiree Contribution Allowance Program. All current and future non-bargained employees of public sector employers, and their dependents, participating under their employer's Participation Agreement in the Local 49 Health and Welfare Fund will continue to be eligible for the Fund's Retiree Plan. Affected Employees will continue to be eligible to apply all credits they earned prior to this change toward the purchase of Retiree Plan Coverage.

This benefit schedule is accurate as of the date it was printed. However, the Trustees continuously monitor and modify the benefit schedule as necessary when new programs are contracted, when plan design changes take place, as a result of technological changes, and when legislative changes are required. Refer to the Summary Plan Description (SPD), along with any Summary of Material Modifications (SMM), to assure the most up to date benefit schedule. For more information visit www.health49.org or contact Wilson-McShane Corporation at 952-854-0795, toll free 1-800-444-4444. The Summary Plan Description (SPD) and the Trust Document establish the terms of the Plan. If there is any discrepancy between the content of this summary and the SPD, the SPD governs. In addition, this benefit schedule is intended as a reference document only, for a full description of available benefits, please consult the current SPD and SMM.