




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, go to <http://www.bridgedeck.org/hbforms.htm> or call 1-877-667-5522 or 410-850-8500. 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.dol.gov/ebsa/healthreform or by calling 1-877-667-5522 or 410-850-8500 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$250 Individual/ \$500 Family	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 policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.
Are there services covered before you meet your <u>deductible</u> ?	Yes. <u>Preventive care</u> and <u>prescription drugs</u> are covered before you meet your <u>deductible</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 <u>deductibles</u> 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> ?	\$3,000 Individual/ \$10,000 Family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, the overall family out-of-pocket limit must be met.
What is not included in the <u>out-of-pocket limit</u> ?	<u>Premiums</u> , <u>balance-billing</u> charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes, for pharmacies only. For a list of participating <u>providers</u> (pharmacies), see www.caremark.com or call CVS Caremark at 1-888-364-6815.	This plan 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 full cost if you use an <u>out-of-network provider</u> . Be aware your network <u>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
		Medicare Provider (You will pay the least)	Non-Medicare Provider (You will pay the most)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	No charge	80% <u>coinsurance</u>	<p><u>Plan</u> pays second to Medicare based on the Medicare allowance. If you are not enrolled in Medicare, you pay 80% <u>coinsurance</u>.</p> <p>Acupuncture and Chiropractic care: Limited to 20 visits (combined) per calendar year and/or \$2,100 per year.</p>
	<u>Specialist</u> visit	No charge	80% <u>coinsurance</u>	
	<u>Preventive care/screening/immunization</u>	No charge	80% <u>coinsurance</u>	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No charge	80% <u>coinsurance</u>	<p><u>Plan</u> pays second to Medicare based on the Medicare allowance. If you are not enrolled in Medicare, you pay 80% <u>coinsurance</u>.</p>
	Imaging (CT/PET scans, MRIs)	No charge	80% <u>coinsurance</u>	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Medicare Provider (You will pay the least)	Non-Medicare Provider (You will pay the most)	
<p>If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.caremark.com</p>	Generic drugs	Participating Pharmacy Retail: 20% <u>coinsurance</u> , minimum \$7.50 <u>copay</u> per prescription fill or refill Mail Order: 20% <u>coinsurance</u> , maximum \$75 <u>copay</u> per prescription fill or refill	Non-Participating Pharmacy Retail Only: 20% <u>coinsurance</u> , minimum \$7.50 <u>copay</u> per prescription fill or refill plus difference in cost between participating and non-participating pharmacy	<p>You have Creditable Coverage under the Plan and you do not have to enroll in Medicare Part D.</p> <p>Retail: 30-day supply plus 2 refills. Mail order: 31-60 days supply. Mandatory mail order after 2 refills. Controlled substance limited to 30-days. No non-participating pharmacy benefits available for mail order.</p>
	Brand Drugs without a Generic Equivalent	Retail: 20% <u>coinsurance</u> , minimum \$15 <u>copay</u> per prescription fill or refill Mail Order: 20% <u>coinsurance</u> , maximum \$75 <u>copay</u> per prescription fill or refill	Retail only: 20% <u>coinsurance</u> , minimum \$15 <u>copay</u> per prescription fill or refill plus difference in cost between participating and non-participating pharmacy	
	Brand Drugs with a Generic Equivalent	Retail: 20% <u>coinsurance</u> , minimum \$15 <u>copay</u> per prescription fill or refill Mail Order: 20% <u>coinsurance</u> , maximum \$75 <u>copay</u> per prescription fill or refill plus difference in cost between generic and brand name	Retail only: 20% <u>coinsurance</u> , minimum \$15 <u>copay</u> per prescription fill or refill plus difference in cost between participating and non-participating pharmacy and generic and brand name	
	<u>Specialty drugs</u>	Retail: 20% <u>coinsurance</u> , minimum \$15 <u>copay</u> per prescription fill or refill Mail Order: 20% <u>coinsurance</u> , maximum \$75 <u>copay</u> per prescription fill or refill plus difference in cost between generic and brand name	Retail only: 20% <u>coinsurance</u> , minimum \$15 <u>copay</u> per prescription fill or refill plus difference in cost between participating and non-participating pharmacy and generic and brand name	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Medicare Provider (You will pay the least)	Non-Medicare Provider (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	80% <u>coinsurance</u>	Plan pays second to Medicare based on the Medicare allowance. If you are not enrolled in Medicare, you pay 80% <u>coinsurance</u> .
	Physician/surgeon fees	No charge	80% <u>coinsurance</u>	
If you need immediate medical attention	<u>Emergency room care</u>	No charge	80% <u>coinsurance</u>	Plan pays second to Medicare. If you are not enrolled in Medicare, you pay 80% <u>coinsurance</u> .
	<u>Emergency medical transportation</u>	No charge	80% <u>coinsurance</u>	
	<u>Urgent care</u>	No charge	80% <u>coinsurance</u>	
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	80% <u>coinsurance</u>	Plan pays second to Medicare based on the Medicare allowance. If you are not enrolled in Medicare, you pay all but the Part A <u>deductible(s)</u> for inpatient services and 80% <u>coinsurance</u> for physician/surgeon.
	Physician/surgeon fees	No charge	80% <u>coinsurance</u>	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	80% <u>coinsurance</u>	Plan pays second to Medicare based on the Medicare allowance. If you are not enrolled in Medicare, you pay 80% <u>coinsurance</u> for outpatient services and all but the Part A <u>deductible(s)</u> for inpatient services.
	Inpatient services	No charge	80% <u>coinsurance</u>	
If you are pregnant	Office visits	No charge	80% <u>coinsurance</u>	Plan pays second to Medicare based on the Medicare allowance. If you are not enrolled in Medicare, you pay 80% <u>coinsurance</u> for outpatient services and all but the Part A <u>deductible(s)</u> for inpatient services.
	Childbirth/delivery professional services	No charge	80% <u>coinsurance</u>	
	Childbirth/delivery facility services	No charge	80% <u>coinsurance</u>	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Medicare Provider (You will pay the least)	Non-Medicare Provider (You will pay the most)	
If you need help recovering or have other special health needs	<u>Home health care</u>	No charge	80% <u>coinsurance</u>	Plan pays second to Medicare based on the Medicare allowance. If you are not enrolled in Medicare, you pay 80% <u>coinsurance</u> for outpatient services and all but the Part A <u>deductible(s)</u> for inpatient services.
	<u>Rehabilitation services</u>	No charge	80% <u>coinsurance</u>	
	<u>Habilitation services</u>	No charge	80% <u>coinsurance</u>	
	<u>Skilled nursing care</u>	No charge	80% <u>coinsurance</u>	
	<u>Durable medical equipment</u>	No charge	80% <u>coinsurance</u>	
	<u>Hospice services</u>	No charge	80% <u>coinsurance</u>	
If your child needs dental or eye care	Children's eye exam	No charge for contracted <u>provider</u>	No charge up to <u>Plan</u> allowance	1 exam/year for children under age 19; children over 19, included in <u>Plan</u> Allowance.
	Children's glasses	No charge for contracted <u>provider</u>	No charge up to <u>Plan</u> allowance	Maximum allowance for \$280 for glasses and \$200 for contacts per calendar year under age 19.
	Children's dental check-up	20% coinsurance for contracted <u>provider</u>	30% <u>coinsurance</u>	One exam/6 months

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.)

- Cosmetic surgery (unless necessary due to accident or breast reconstruction)
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S. (If you live outside the U.S., benefits are paid subject to 30% coinsurance after deductible)
- Weight loss programs

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

- Acupuncture (acupuncture and chiropractic care combined limited to 20 visits/calendar year and/or \$2,100)
- Bariatric surgery (if medically necessary to treat morbid obesity)
- Chiropractic care (chiropractic care and acupuncture combined limited to 20 visits/calendar year and/or \$2,100)
- Dental care (Adult) (Periodontal: \$2,000 annual maximum; Orthodontic: \$2,000 lifetime maximum)
- Hearing aids (Exam \$75 maximum; Hearing Aids: Adults, \$1,000 per hearing aid per ear once every 36 months; Children under age 19, payable as medically necessary.)
- Private-duty nursing (when provided by RN, LPN, LVN or nursing assistant in hospital)
- Routine eye care (Adult) (once every 2 years, non-contracted providers limited to \$360)
- Routine foot care

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: the Fund Office at Masters, Mates & Pilots Health & Benefit Plan at 700 Maritime Boulevard, Suite A, Luthicum Heights, MD 21090-1996 or via phone at 1-877-667-5522 or 1-410-850-8500, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. 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 MM&P Plan Office at 700 Maritime Boulevard, Suite A, Luthicum Heights, MD 21090-1996; Phone: 410-850-8500; Toll-free: 1-877-667-5522. You may also contact the Department of Labor's Employees Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

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? No

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 (410)-850-8500/1-(877)-667-5522.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa (410)-850-8500/1-(877)-667-5522.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 (410)-850-8500/1-(877)-667-5522.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' (410)-850-8500/1-(877)-667-5522.

----- *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 \$250
- Specialist copay \$0
- Hospital (facility) coinsurance 0%
- Other coinsurance (prescription drug) 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*)
- *\$150 Hospital admission deductible

Total Example Cost	\$12,800
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles*	\$400
Copayments	\$0
Coinsurance	\$30
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$490

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

- The plan's overall deductible \$250
- Specialist copay \$0
- Hospital (facility) coinsurance 0%
- Other coinsurance (prescription drug) 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
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$250
Copayments	\$0
Coinsurance	\$1,510
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Joe would pay is	\$1,820

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

- The plan's overall deductible \$250
- Specialist copay \$0
- Hospital (facility) coinsurance 0%
- Other coinsurance (prescription drug) 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
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$250
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$250

Medicare and the Plan would be responsible for the other costs of these EXAMPLE covered services.

*NOTE: This plan has other deductibles for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above.