


Local 282 Welfare Trust Fund: Plan C

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

Coverage Period: 01/01/2026 – 12/31/2026
 Coverage for: Individual + 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. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, contact the Local 282 Welfare Trust Fund at (516) 488-2822 or (718) 343-3322 or visit our website at www.teamsterslocal282.com. 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 <https://www.healthcare.gov/sbc-glossary> or call (516) 488-2822 or (718) 343-3322 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u>?	\$400 person / \$800 family (out-of-network only) per calendar year.	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> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u>?	Yes. Services provided by a <u>network provider</u> are covered before you meet your <u>deductible</u> .	The <u>plan</u> covers <u>network</u> services even if you haven't met the deductible amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. You will have to meet the <u>deductible</u> before the <u>plan</u> pays for any <u>out-of-network</u> services. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/
Are there other <u>deductibles</u> for specific services?	Yes. \$50 person / \$150 family for dental services (<u>out-of-network</u> only) per calendar year. There are no other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this plan begins to pay for these services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u>?	For <u>network providers</u> and <u>out-of-network providers</u> \$9,200 person / \$18,400 family per calendar year.	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> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u>?	Balance-billed charges, penalties for failure to pre-certify services, and health care this <u>plan</u> doesn't cover.	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 https://ciipa.northwell.edu/providers/northwell-direct-search/ for a list of Northwell Direct <u>network providers</u> or www.bcbs.com or call 1-800-810-2583 for a list of Anthem <u>network providers</u> .	This <u>plan</u> uses the Anthem Blue Cross Network ("Anthem") and Northwell Direct Network as its medical <u>provider networks</u> . You will pay less if you use an Anthem <u>provider</u> and, generally, even less if you use a <u>Northwell Direct provider</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 <u>provider's charge</u> 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 [referral](#) to see a [specialist](#)?

No

You can see the [specialist](#) 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)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$10 copay / visit (Northwell Direct); \$20 copay / visit (Anthem); deductible does not apply	20% coinsurance	None; you may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive . Then check what your plan will pay for.
	Specialist visit	\$20 copay / visit (Northwell Direct); \$30 copay / visit (Anthem); deductible does not apply	20% coinsurance	
	Preventive care/screening/immunization	No charge; deductible does not apply	Not covered	
If you have a test	Diagnostic test (x-ray, blood work)	\$10 copay / visit (Northwell Direct); \$20 copay / visit (Anthem); deductible does not apply	20% coinsurance	When required by law, out-of-network diagnostic tests will be treated as in-network.
	Imaging (CT/PET scans, MRIs)	\$10 copay / visit (Northwell Direct); \$20 copay / visit (Anthem); deductible does not apply	20% coinsurance	Must pre-certify MRI/MRA or coverage could be lost. When required by law, out-of-network imaging will be treated as in-network.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.unifiedlaborrx.com	Generic drugs and generic specialty drugs	\$10 copay / prescription (retail); \$20 copay / prescription (mail order); deductible does not apply	Not covered	Covers up to 30-day supply (retail); up to 90-day supply (mail order); mail order is limited to maintenance medication; drugs specified in plan document must be preauthorized or coverage could be lost.
	Preferred brand drugs and preferred brand specialty drugs	\$20 copay / prescription (retail); \$40 copay / prescription (mail order); deductible does not apply	Not covered	
	Non-preferred brand drugs and non-preferred brand specialty drugs			
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge; deductible does not apply	20% coinsurance	Must pre-certify or coverage could be reduced.

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)	
	Physician/surgeon fees	\$20 surgeon copay / date of service (Northwell Direct); \$30 surgeon copay / date of service (Anthem); <u>deductible</u> does not apply	20% coinsurance	When required by law, out-of-network physician/surgeon fees will be treated as in-network.
If you need immediate medical attention	Emergency room care	\$100 copay / emergency room visit; <u>deductible</u> does not apply	\$100 copay / emergency room visit; <u>deductible</u> does not apply	Not covered unless for emergency—see page 52 of plan document.
	Emergency medical transportation	\$20 copay / incident; <u>deductible</u> does not apply	20% coinsurance	Coverage limited to the first trip to and from a hospital for any one injury, sickness or pregnancy. When required by law, out-of-network air ambulance services will be treated as in-network.
	Urgent care	\$10 copay / visit (Northwell Direct); \$20 copay / visit (Anthem); <u>deductible</u> does not apply	20% coinsurance	When required by law, out-of-network emergency services provided at urgent care facilities licensed in the state to provide emergency care will be treated as in-network.
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge; <u>deductible</u> does not apply	20% coinsurance	Must pre-certify or coverage could be reduced.
	Physician/surgeon fees	\$10 physician copay / date of service (Northwell Direct); \$20 physician copay / date of service (Anthem); \$20 surgeon copay / date of service (Northwell Direct); \$30 surgeon copay / date of service (Anthem); <u>deductible</u> does not apply	20% coinsurance	When required by law, out-of-network physician/surgeon fees will be treated as in-network.

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 use disorder services	Outpatient services	Office visits: \$20 copay / visit; deductible does not apply Other services: No charge; deductible does not apply	20% coinsurance	None
	Inpatient services	No charge; <u>deductible</u> does not apply	20% coinsurance	None
If you are pregnant	Office visits	\$30 copay / first visit only; <u>deductible</u> does not apply	20% coinsurance	Must pay copayment for non-routine lab tests during doctor visits; <u>cost sharing</u> does not apply for <u>preventive services</u> ; depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply; maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound.)
	Childbirth/delivery professional services	\$30 copay / delivery; <u>deductible</u> does not apply	20% coinsurance	Must pre-certify or coverage could be reduced.
	Childbirth/delivery facility services	No charge; <u>deductible</u> does not apply	20% coinsurance	Must pre-certify or coverage could be reduced; out-of-network birthing center facilities are not covered.
If you need help recovering or have other special health needs	Home health care	No charge; <u>deductible</u> does not apply	20% coinsurance	Limited to 200 4-hour visits per person per calendar year (in-network and out-of-network combined); must pre-certify or coverage could be lost.
	Rehabilitation services	No charge inpatient; \$20 copay / visit outpatient; <u>deductible</u> does not apply	20% coinsurance	Limited to 60 days inpatient and 30 days outpatient per person (in-network and out-of-network combined) per calendar year; must pre-certify or coverage could be lost.
	Habilitation services	\$20 copay / visit; <u>deductible</u> does not apply	20% coinsurance	Limited to 30 outpatient facility visits per person per calendar year (in-network and out-of-network combined) for occupational, speech or vision therapy; must pre-certify or coverage could be lost.

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)	
	Skilled nursing care	No charge; <u>deductible</u> does not apply	Not covered	Limited to 120 days per calendar year; for medical care, nursing care or rehabilitation services; Must pre-certify or coverage could be lost; referral required.
	Durable medical equipment	\$20 copay / purchase; <u>deductible</u> does not apply	20% coinsurance	Must pre-certify if in excess of \$1,000 or coverage could be lost.
	Hospice services	No charge; <u>deductible</u> does not apply	20% coinsurance	Limited to 210 days per lifetime; must pre-certify or coverage could be lost.
If your child needs dental or eye care	Children's eye exam	No charge; <u>deductible</u> does not apply	No charge	Limited to one exam per calendar year; limited to a maximum of \$150 out-of-network for eye exam and glasses combined.
	Children's glasses	No charge; <u>deductible</u> does not apply	No charge	Limited to a maximum of \$150 out-of-network for eye exam and glasses combined per calendar year.
	Children's dental check-up	No charge; <u>deductible</u> does not apply	No charge	\$50 individual and \$150 family deductible per calendar year for out-of-network provider.

Excluded Services & Other Covered Services:

Services Your [Plan](#) Generally Does NOT Cover (This is not a complete list. Check your policy or plan document for more information and a list of any other [excluded services](#).)

- Bariatric surgery – unless medically necessary and pre-certified
- Cosmetic surgery – unless medically necessary and pre-certified
- Infertility treatment
- Long-term care
- Routine foot care
- Weight loss programs

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

- Acupuncture
- Chiropractic care
- Dental care (Adult)
- Hearing aids (limited to active members only, not dependents)
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing but only in conjunction with organ and tissue transplant; limited to \$5,000; must be provided on an outpatient basis by a registered nurse or licensed practical nurse.
- Routine eye care (Adult)

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 Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (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: (516) 488-2822 or (718) 343-3322 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

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 (516) 488-2822.

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 Anthem in-network pre-natal care and a hospital delivery)

- The [plan's](#) overall [deductible](#) \$0
- Anthem [Specialist copay](#) \$30
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 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*)

Total Example Cost	\$12,700
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$160
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$220

Managing Joe's type 2 Diabetes

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

- The [plan's](#) overall [deductible](#) \$0
- Anthem [Specialist copay](#) \$30
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 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*)

Total Example Cost	\$5,600
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$800
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$290
The total Joe would pay is	\$1,090

Mia's Simple Fracture

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

- The [plan's](#) overall [deductible](#) \$0
- Anthem [Specialist copay](#) \$30
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 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*)

Total Example Cost	\$2,800
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$370
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$370

Note: The amounts under "Patient pays" assume that for prescriptions, a 90-day supply is ordered via mail order.

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