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, call 1-800-351-6480. 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 call 1-800-351-6480 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	**$390** per individual or **$780** per family.	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. Chiropractic, Occupational Therapy and Physical Therapy are covered before you meet your deductible.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply.
Are there other deductibles for specific services?	Yes. **$50** per individual for prescription drug coverage. **$50** per individual / **$150** per family for dental coverage under Delta Dental plan. There are no other specific deductibles.	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
What is the out-of-pocket limit for this plan?	**$3,250** per individual or **$6,500** per family for medical. **$1,000** per individual for prescription drugs.	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, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	The deductible, copayments, Acupuncture, Chiropractic, Infertility treatment, amounts over benefit maximums, premiums, balance-billing charges and health care this plan 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 network provider?	Yes. See www.premera.com/sharedadmin or call 1-800-810-2583 for a list of network providers. BridgeHealth for certain surgeries 800-862-3338 or www.wioe@bridgehealth.com. SwiftMD for telehealth services 833-794-3863 or www.swiftmd.com.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services. Participants will only be liable for the in-network cost share for non-network emergency services, non-network providers at in-network facilities, and non-network air ambulance services.

Important Questions	Answers	Why This Matters:
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	$25 + 20% coinsurance	$25 + 20% coinsurance	In-network charges may be less. Chiropractic benefit limited to $1,200 per family per Calendar year.
	Specialist visit	$25 + 20% coinsurance	$25 + 20% coinsurance	In-network charges may be less.
	Preventive care/screening/ immunization	20% coinsurance	20% coinsurance	Wellness exam and related tests for participants and dependents age five and older limited as follows: -one routine physical exam per year -one colorectal cancer screening per year -one lung cancer screening per year -one mammogram per year -one pap smear per year -one prostate test per year See Plan document for specific limitations. You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance	20% coinsurance	None.
	Imaging (CT/PET scans, MRIs)	20% coinsurance	20% coinsurance	None
If you need drugs to treat your illness or condition More information about prescription drug	Generic drugs	20% coinsurance	20% coinsurance.	After $50 deductible up to $1,000 out-of-pocket limit, then Plan pays 100% Using an In-network pharmacy may result in a lower coinsurance amount. Covers up to a 90-day supply or 100 tablets
	Name brand drugs	30% coinsurance	30% coinsurance	
	Specialty drugs	Same as generic/brand benefit	Same as generic/brand benefit	

* For more information about limitations and exceptions, see the plan or policy document at www.wa-idengineerstrustfunds.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)	
coverage is available at www.optumrx.com.				per prescription at retail. Prescription drugs purchased out-of-network must be paid in full and member must file a claim for reimbursement.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	20% coinsurance	None.
	Physician/surgeon fees	20% coinsurance	20% coinsurance	None.
If you need immediate medical attention	Emergency room care	$95 + 20% coinsurance	$95 + 20% coinsurance	Copay waived if admitted or as a result of an accident or life-threatening illness; must give notice of emergency admission within 2 business days.
	Emergency medical transportation	20% coinsurance	20% coinsurance	
	Urgent care	20% coinsurance	20% coinsurance	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	20% coinsurance	Pre-certification required.
	Physician/surgeon fees	20% coinsurance	20% coinsurance	None.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% coinsurance	20% coinsurance	None.
	Inpatient services	20% coinsurance	20% coinsurance	Pre-certification for Inpatient Mental Health services Required.
If you are pregnant	Office visits	20% coinsurance	20% coinsurance	Coverage for dependent child pregnancy excluded.
	Childbirth/delivery professional services	20% coinsurance	20% coinsurance	
	Childbirth/delivery facility services	20% coinsurance	20% coinsurance	
If you need help recovering or have other special health needs	Home health care	20% coinsurance	20% coinsurance	Certain requirements must be met. 100 visits per year, $4,000 per calendar year benefit maximum.
	Rehabilitation services	20% coinsurance	20% coinsurance	Inpatient Rehabilitation requires precertification. Physical therapy, speech therapy and occupational therapy are limited to a combined 20 visits per condition per calendar year. Certain requirements must be met for
	Habilitation services	20% coinsurance	20% coinsurance	

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)	
				Habilitation services.
	Skilled nursing care	20% coinsurance	20% coinsurance	Must be hospitalized for 3 continuous days within 14 days prior to skilled nursing care facility. $20 daily benefit, up to maximum of 180 days each occurrence separated by 60 days.
	Durable medical equipment	20% coinsurance	20% coinsurance	Written prescription from attending physician is required.
	Hospice services	20% coinsurance	20% coinsurance	Must be medically necessary and recommended by physician, 6 month maximum.
If your child needs dental or eye care	Children's eye exam	$25 copay $60 max copay for contact lens exam (fitting/evaluation)	All Charges in excess of $50	Coverage limited to one exam every 12 months. Vision coverage provided through Vision Service Plan (www.vsp.com).
	Children's glasses	$25 copay Lenses: no charge Frames: all charges in excess of $130.	Lenses: all charges in excess of $50 single vision, $75 bifocal, $100 trifocal, $125 lenticular, $105 elective contacts. Frames: all charges in excess of $70	Coverage limited to one set of lenses and frames every 12 months. Vision coverage provided through Vision Service Plan (www.vsp.com).
	Children's dental check-up	Delta Dental Plan: Exam and Cleaning – The difference between $62 (exam), $79 (child cleaning), $112 (adult cleaning) and your network dentist's discounted fee Willamette Dental Plan: Exam - $20 copay Cleaning - $45 copay X-rays - $10 to $50 copay	Delta Dental Plan: Exam – amount over $62 Cleaning – amount over $79 for child or $112 for adult Willamette Dental Plan: Not covered	Coverage limited to two exams per year. Member elects coverage through the Delta Dental plan or Willamette Dental of Washington during annual open enrollment. The Delta Dental plan is based on a fee schedule. Plan will pay 100% up to scheduled amount. Member may be liable for anything over and above the scheduled benefit. Willamette Dental Services subject to a flat copayment at time of service.

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, except when medically necessary and specifically provided for under the Plan (see Plan Document for provisions) • Dependent child's pregnancy	• Long-term care • Non-emergency care when traveling outside the U.S.	• Private-duty nursing • Routine foot care • Weight Loss programs • Work related injuries or illness

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
• Acupuncture • Bariatric surgery, when medically necessary and certain criteria are met (see Plan Document for provisions)	• Chiropractic Care • Dental Care (Adult) • Hearing Aids	• Infertility treatment (diagnostic services, lifetime maximum of $2,500) • 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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform and Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov. 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 on how 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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. You may also contact the Trust Administration Office at 1-800-351-6480.

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 1-800-351-6480.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-351-6480.

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	$390
■ Specialist *copay* + *coinsurance*	$25+20%
■ Hospital (facility) *coinsurance*	20%
■ Other *coinsurance*	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)*

Total Example Cost	$12,700

In this example, Peg would pay:

Cost Sharing	
Deductibles*	$400
Copayments	$25
Coinsurance	$2,400
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$2,885**

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

■ The plan's overall deductible	$390
■ Specialist *copay* + *coinsurance*	$25+20%
■ Hospital (facility) *coinsurance*	20%
■ Other *coinsurance*	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	$5,600

In this example, Joe would pay:

Cost Sharing	
Deductibles*	$400
Copayments	$200
Coinsurance	$1,300
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$1,920**

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

■ The plan's overall deductible	$390
■ Specialist *copay* + *coinsurance*	$25+20%
■ Hospital (facility) *coinsurance*	20%
■ Other *coinsurance*	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	$2,800

In this example, Mia would pay:

Cost Sharing	
Deductibles*	$400
Copayments	$200
Coinsurance	$500
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$1,100**

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

The plan would be responsible for the other costs of these EXAMPLE covered services.