

**EMPLOYEES SECURITY FUND
OF THE ELECTRICAL PRODUCTS INDUSTRIES**

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Established 1944
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**IMPORTANT NOTICE:
TO ALL ESF RETIRED ELIGIBLE PARTICIPANTS**

Enclosed please find the following:

- **Summary of Benefits and Coverage for the ESF:** The Patient Protection and Affordable Care Act ("PPACA") requires group health plans, such as the Employees Security Fund of the Electrical Products Industries Health and Welfare Plan ("ESF"), to furnish participants with a Summary of Benefits and Coverage or "SBC." The Summary of Benefits and Coverage is a summary of material provisions of a health plan in a uniform format.

This document summarizes the key features of the plan, such as covered benefits, cost-sharing provisions, and coverage limitations, coverage examples and exceptions and must conform to the PPACA's required language. You can use this summary in the event that you need to find other comparative insurance. **Please note that while such terms as "premiums," "co-insurance" and "deductibles" are required, they do not apply to your plan.**

For a more complete explanation of your plan's rules, covered benefits, cost-sharing provisions and exclusions, please refer to your Summary Plan Description, a copy of which can be found at www.jibei.org.

You or your health care provider may call the MagnaCare ESF dedicated line at 1-800-352-6465 with any questions or concerns.

Sincerely,

Trustees of the Employees Security
Fund of the Electrical Products
Industries Health and Welfare Plan

“Grandfathered” Plan Status


The Employees Security Fund of the Electrical Products Industries Health and Welfare Plan believes this plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Plan Administrator at the Joint Industry Board of the Electrical Industry at 718-591-2000. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.



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 <https://www.jibe.org/> or call 1-718-591-2000. 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 and www.cciio.cms.gov or call 1-718-591-2000 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	\$0	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your deductible ?	Not Applicable.	This plan does not have a deductible .
Are there other deductibles for specific services?	No	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan ?	Not Applicable	This plan does not have an out-of-pocket limit on your expenses
What is not included in the out-of-pocket limit ?	Not Applicable	This plan does not have an out-of-pocket limit on your expenses
Will you pay less if you use a network provider ?	Yes. See http://www.ddsinc.net/ or call 800-255-5681 for a list of network providers	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). If you use an in-network provider , this plan will pay some or all of the costs of covered services. Be aware your network provider might use an out-of-network provider for some services. Check with your provider before you get services.
Do you need a referral to see a specialist ?	No	Specialist visits are not covered, other than for some dental services.

 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	Not covered	Not covered	Excluded service
	Specialist visit	Not covered	Not covered	Excluded service
	Preventive care/screening/immunization	No charge	No charge	Plan pays for one annual diagnostic visit. 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. Immunizations are only covered for dependents up to age 18.
If you have a test	Diagnostic test (x-ray, blood work)	No charge	No charge	Limited to those services provided as part of the annual diagnostic visit.
	Imaging (CT/PET scans, MRIs)	Not covered	Not covered	Excluded service
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.express-scripts.com	Generic drugs (including Specialty drugs)	\$15 retail (up to 34-day supply) or \$45 mail order (90-day supply)/prescription	\$15 retail (up to 34-day supply) or \$45 mail order (90-day supply)/prescription	You pay the difference between the cost of the non-generic and the generic equivalent, if available. Maintenance medication must be filled via Mail Order after one original fill and one refill at a local pharmacy. Pre-approval is required for some drugs or coverage could be lost.
	Preferred brand drugs (including Specialty drugs)	\$25 retail (up to 34-day supply) or \$75 mail order (90-day supply)/prescription	\$25 retail (up to 34-day supply) or \$75 mail order (90-day supply)/prescription	
	Non-preferred brand drugs (including Specialty drugs)	\$40 retail (up to 34-day supply) or \$120 mail order (90-day supply)/prescription	\$40 retail (up to 34-day supply) or \$120 mail order (90-day supply)/prescription	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Not covered	Not covered	Excluded service
	Physician/surgeon fees	Not covered	Not covered	Excluded service.
If you need immediate medical attention	Emergency room care	Not Covered	Not covered	Excluded service
	Emergency medical transportation	Not covered	Not covered	Excluded service

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)	
	Urgent care	Not covered	Not covered	Excluded service
If you have a hospital stay	Facility fee (e.g., hospital room)	Not covered	Not covered	Excluded service
	Physician/surgeon fees	Not covered	Not covered	Excluded service
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Not covered	Not covered	Excluded service
	Inpatient services	Not covered	Not covered	Excluded service
If you are pregnant	Office visits	Not covered	Not covered	Excluded service
	Childbirth/delivery professional services	Not covered	Not covered	Excluded service
	Childbirth/delivery facility services	Not covered	Not covered	Excluded service
If you need help recovering or have other special health needs	Home health care	Not covered	Not covered	Excluded service
	Rehabilitation services	Not covered	Not covered	Excluded service
	Habilitation services	Not covered	Not covered	Excluded service
	Skilled nursing care	Not covered	Not covered	Excluded service.
	Durable medical equipment	Not covered	Not covered	Excluded service
	Hospice services	Not covered	Not covered	Excluded service
If your child needs dental or eye care	Children's eye exam	No charge	No charge	Limit one exam every 12 months.
	Children's glasses	No charge	No charge	Limit one exam every 12 months.
	Children's dental check-up	No charge	No charge	None

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 .)		
<ul style="list-style-type: none">• Acupuncture• Allergy testing and injection treatment• Bariatric surgery• Childbirth/delivery professional services• Childbirth/delivery facility services• Chiropractic care• Cosmetic surgery• Delivery and all inpatient services (pregnancy)• Durable medical equipment• Emergency room services• Emergency medical transportation• Gene therapy treatment• Habilitation services• Hearing Aids	<ul style="list-style-type: none">• Home health care• Hospice services• Hospital facility fee (e.g., hospital room)• Hospital physician/surgeon fee• Imaging (CT/PET scans, MRI's)• Infertility treatment• Long-term care• Mental/behavioral health inpatient services• Mental/ behavioral health outpatient services• Non- Emergency care when traveling outside the U.S.• Outpatient surgery facility fee (e.g., ambulatory surgery center)• Outpatient surgery physician/surgeon fee• Prenatal and postnatal office visits	<ul style="list-style-type: none">• Preventive care/screening/immunizations, other than services provided under annual diagnostic visit benefit• Primary care visit to treat an injury or illness• Private duty nursing• Rehabilitation services• Routine foot care• Skilled nursing care• Specialist visit• Substance use disorder inpatient services• Substance use disorder outpatient services• Urgent care• Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)	
<ul style="list-style-type: none">• Dental care	<ul style="list-style-type: none">• Routine eye 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: [insert State, HHS, DOL, and/or other applicable agency contact information]. 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: [insert applicable contact information from instructions].

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? 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 [718-591-2000].]

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](#) \$0
- [Specialist \[cost sharing\]](#) \$0
- Hospital (facility) [\[cost sharing\]](#) \$0
- Other [\[copayment\]](#) \$15

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	\$21,625
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In this example, Peg would pay:

Cost Sharing	
Deductibles	\$
Copayments	\$135
Coinsurance	\$
What isn't covered	
Limits or exclusions	\$20,275
The total Peg would pay is	\$12,410

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 \[cost sharing\]](#) \$0
- Hospital (facility) [\[cost sharing\]](#) \$0
- Other [\[copayment\]](#) \$15

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	\$8,840
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In this example, Joe would pay:

Cost Sharing	
Deductibles	\$
Copayments	\$360
Coinsurance	\$
What isn't covered	
Limits or exclusions	\$5,240
The total Joe would pay is	\$5,600

Mia's Simple Fracture

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

- The [plan's](#) overall [deductible](#) \$0
- [Specialist \[cost sharing\]](#) \$0
- 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*)

Total Example Cost	\$4,745
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In this example, Mia would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$4,745
The total Mia would pay is	\$4,745

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