

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

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Established 1944
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Founder

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**IMPORTANT NOTICE:
TO ALL ACTIVE ESF PLAN 'A' ELIGIBLE PARTICIPANTS**

Dear Participant:

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 SBC 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 for the coverage period beginning on January 1, 2024. We recommend you retain a copy of the SBC with your other ESF records.

Please note that while such terms as "premiums," "co-insurance" and "deductibles" are required, by federal regulations to appear in the SBC, 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 ("SPD") and Summary of Material Modifications ("SMMs"), all 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 <u>deductible</u> ?	\$0	See the Common Medical Events chart below for your costs for services this <u>plan</u> covers.
Are there services covered before you meet your <u>deductible</u> ?	Not Applicable	This <u>plan</u> does not have a <u>deductible</u> .
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> ?	Not Applicable	This <u>plan</u> does not have an <u>out-of-pocket limit</u> on your expenses.
What is not included in the <u>out-of-pocket limit</u> ?	Not Applicable	This <u>plan</u> does not have an <u>out-of-pocket limit</u> on your expenses.
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.empireblue.com or call 844-243-5566 for a list of in- <u>network</u> hospitals effective 1/1/17. See www.magnacare.com or call 1-800-352-6465 for a list of in- <u>network</u> doctors and other <u>providers</u> .	This <u>plan</u> 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 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>). If you use an in- <u>network</u> doctor or other health care <u>provider</u> , this <u>plan</u> will pay some or all of the costs of covered services. 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 <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> . However, the <u>plan</u> only covers <u>specialists</u> for maternity, surgery or wellness exams.

 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
		<u>Network Provider</u> (You will pay the least)	<u>Out-of-Network Provider</u> (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	No charge	No charge	<u>Plan</u> only covers <u>specialist</u> visits for maternity, surgery, or annual wellness exams. Paid at <u>network</u> fee schedule.
	Preventive care/screening/immunization	No charge	No charge	Limited to one annual diagnostic or routine gynecological visit. You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for. Immunization only covered if part of preventative care.
If you have a test	Diagnostic test (x-ray, blood work)	No charge	No charge	When provided by JIB Medical, PC, Morristown Hospital or PEMG, limited to one annual <u>diagnostic test</u> . Only covered where included in hospital bill for hospital-based procedures or where tests are performed in conjunction with pregnancy at a free-standing facility or when included as part of an annual diagnostic exam or for diagnosis of cancer. Paid at <u>network</u> fee schedule.
	Imaging (CT/PET scans, MRIs)	No charge	No charge	Only covered where included in hospital bill for hospital-based procedures or where tests are performed in conjunction with pregnancy at a free-standing facility or for diagnosis of cancer. Paid at <u>network</u> fee schedule.
If you need drugs to treat your illness or	Generic drugs	\$20 retail (up to 34-day supply) or \$70 mail order (90-day)	\$20 retail (up to 34-day supply) or \$70 mail order (90-day)	You pay the difference between the cost of the non-generic and the generic equivalent, if available. Maintenance medication must be

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)	
condition More information about prescription drug coverage is available at www.express-scripts.com		supply)/prescription	supply)/prescription	filled via Mail Order after one original fill and one refill at a local pharmacy. <u>Pre-authorization</u> is required for some drugs or coverage could be lost. You will pay the same mail order <u>copayment</u> regardless of whether the quantity is 90 days or a lesser amount.
	Preferred brand drugs	\$35 retail (up to 34-day supply) or \$115 mail order (90-day supply)/prescription	\$35 retail (up to 34-day supply) or \$115 mail order (90-day supply)/prescription	
	Non-preferred brand drugs	\$60 retail (up to 34-day supply) or \$185 mail order (90-day supply)/prescription	\$60 retail (up to 34-day supply) or \$185 mail order (90-day supply)/prescription	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge, unless fee exceeds \$400/day <u>plan</u> limit	No charge, unless fee exceeds \$400/day <u>plan</u> limit	Limited to \$400 per day for both <u>network</u> and <u>out-of-network providers</u> .
	Physician/surgeon fees	\$1,000 <u>copayment</u> /procedure	\$1,000 <u>copayment</u> /procedure	There is a \$1,000 annual cap on surgical <u>copayments</u> . \$1,000 is the most you pay annually for covered <u>network</u> surgeon fees. Covers one pre-surgical consultation visit per year.
If you need immediate medical attention	Emergency room care	No charge, unless fee exceeds \$400/day <u>plan</u> limit	No charge, unless fee exceeds \$400/day <u>plan</u> limit	Emergency room services are only covered if patient is admitted to the hospital through the emergency room. Limited to \$400 per day for both <u>network</u> and <u>out-of-network providers</u> .
	Emergency medical transportation	Not covered	Not covered	Excluded service
	Urgent care	Not covered	Not covered	Excluded service
If you have a hospital stay	Facility fee (e.g., hospital room)	\$1,000 <u>copayment</u> /admission	\$1,000 <u>copayment</u> /admission	Limited to \$400 per day for both <u>network</u> and <u>out-of-network providers</u> .
	Physician/surgeon fees	\$1,000 <u>copayment</u> /procedure	\$1,000 <u>copayment</u> /procedure	Anesthesia benefit is 100% of <u>network</u> fee schedule. There is a \$1,000 annual cap on surgical <u>copayments</u> . \$1,000 is the most you pay annually for covered <u>network</u> surgeon fees.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		<u>Network Provider</u> (You will pay the least)	<u>Out-of-Network Provider</u> (You will pay the most)	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	No charge	Limited to one annual diagnostic psychiatric or substance abuse office visit. No coverage for outpatient hospital services.
	Inpatient services	\$1,000 <u>copayment</u> /admission	\$1,000 <u>copayment</u> /admission	Limited to \$400 per day for both <u>network</u> and <u>out-of-network providers</u> . There is no <u>copayment</u> for inpatient substance abuse rehabilitation.
If you are pregnant	Office visits	No charge when part of global services	No charge when part of global services	Global services include all patient care services offered during the course of the pregnancy. Covers Participant or Participant's spouse only, not dependent children. Plan pays up to \$400 per day per stay. Any remaining costs after <u>copayment</u> and the Plan's \$400 must be paid by the Participant. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery professional services	\$1,000 <u>copayment</u>	\$1,000 <u>copayment</u>	
	Childbirth/delivery facility services	\$1,000 <u>copayment</u>	\$1,000 <u>copayment</u>	
If you need help recovering or have other special health needs	Home health care	No charge	No charge	Covered only if immediately following a hospital admission for diagnosis of cancer. Paid at <u>network</u> fee schedule.
	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](#).)

- Acupuncture
- Allergy testing and injection treatment
- Bariatric surgery unless it is deemed to be [medically necessary](#) by the [plan](#)
- Chiropractic care
- Cosmetic Surgery
- [Diagnostic test](#), other than where included in hospital, pregnancy, or annual exam
- [Durable medical equipment](#)
- [Emergency room care](#), other than with hospital admission.
- [Emergency medical transportation](#)
- Gene therapy treatment
- [Habilitation services](#)
- Hearing Aids
- [Home health care](#)
- [Hospice service](#)
- Imaging, other than where included in hospital, pregnancy, or annual exam
- Infertility treatment
- Long-term care
- Mental/behavioral outpatient services
- Non-emergency care when traveling outside the U.S.
- Primary care visit to treat an injury or illness
- Private-duty nursing
- [Rehabilitation services](#)
- Routine foot care
- [Skilled nursing care](#)
- [Specialist](#) visit, other than for maternity, surgery, or wellness exams
- 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.)

- Dental care (Adult)
- Routine eye care (Adult), limited to one exam per year

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 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: 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](#)? 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
■ Delivery services copayment	\$1000
■ Hospital (facility) copayment	\$1000
■ Prescription drugs copayment	\$210

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:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$2,210
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$12,500
The total Peg would pay is	\$14,710

Managing Joe's Type 2 Diabetes

(a year of routine in-[network](#) care of a well-controlled condition)

■ The plan's overall deductible	\$0
■ Prescription drugs copayments	\$560
■ Primary care cost-sharing	100%
■ Diagnostic tests cost-sharing	100%

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:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$560
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$5,240
The total Joe would pay is	\$5,800

Mia's Simple Fracture

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

■ The plan's overall deductible	\$0
■ Specialist cost-sharing	100%
■ Emergency room care cost-sharing	100%
■ Rehabilitative services cost-sharing	100%

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:

(*This condition is not covered, so patient pays 100 percent.*)

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
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.