

Plan "C" Benefit Highlights: Covered Services and Charges

Hospital Expenses	
In-patient Hospital Services	Room and Board is covered 100%, and subject to a \$500 co-pay. This is an in-network benefit only for non-emergency admissions. All hospital admissions must be pre-notified through Blue Cross.
Out-patient Hospital Services	Covered 100%, and subject to a \$250 co-pay. This is an in-network benefit only for non-emergency admissions. All hospital admissions must be pre-notified through Blue Cross.
Emergency Room	Covered 100%, and subject to a \$100 co-pay, which is waived if patient is admitted to the hospital.
Nursery	Covered 100%, subject to a \$500 co-pay.
Chemotherapy, Dialysis, Radiation Therapy, Anesthesia	Covered up to 100% of Network Fee Schedule. These are covered in and out of network.
Non-Hospital Expenses	
Surgery – Physician's Charge	Covered 100%; in office surgery subject to \$100 co-pay. This is an in-network benefit only .
Pre-surgical consultation	Limit one per surgical procedure, covered 100%. This is an in-network benefit only .
Physician's Office Visit (non-preventative care only)	Covered 100% and subject to a maximum of a \$50 co-pay.
Immunization	Paid at 100% of Network Fee Schedule. Children are covered up to 18 years of age. This is an in-network benefit only .
Diagnostic X-Rays, Lab & Pathology, MRI, CT Scans, Well-Care Mammography	When these services are not hospital based, they are covered 100% and subject to varying co-pays ranging from \$30 to \$100. See <u>Summary Plan Description</u> for details. This is an in-network benefit only .
Ambulance	Covered 100%, subject to a \$100 co-pay.
Home Health Care	Covered 100% for eligible participants with cancer diagnosis only. Benefit must be pre-authorized by MagnaCare.

Complete details are available in the Summary Plan Description and all summaries of material modifications.

The information in this document covers selected benefit highlights. The actual Plan provisions are in the Plan's legal document, in the event of a conflict between the wording in this document and the legal document, the legal document will govern. The Joint Industry Board of the Electrical Industry reserves the right to amend, modify, or discontinue all or part of any Plan at any time.