

**UFCW HEALTH CARE FUND  
SUMMARY PLAN DESCRIPTION  
(PPO) Plan U – Non-Grandfathered  
EFFECTIVE: January 1, 2012**

**GENERAL INFORMATION**

ELIGIBILITY – You will be eligible for benefits on the 4<sup>th</sup> contribution following your health care waiting (or qualifying) period indicated in the Health Care section of your Collective Bargaining Agreement. Separate eligibility applies to dental benefits. (See below.)

<p><b>Dependent Coverage</b></p> <p><b>Ages 19-26 – See language attached or contact Fund Office for eligibility guidelines. →</b></p>	<p><b>Coverage for Biological &amp; Adopted Children:</b> Up to age 26 years, provided a Dependent Eligibility Form is completed and returned to the Fund office.</p> <p><b>Coverage for Step-Children &amp; Children for whom Participants are designated Legal Guardian:</b> Up to age 19 years, with coverage extended up to 23 years of age <u>IF</u> the Child is a college student and/or financially dependent on the participant.</p> <p><b>Eligibility for Dependents over age 19 years will be verified each year for continued coverage and requires providing certain documentation to the Fund office.</b></p>	
<p><b>Pre-Certification</b></p> <p><b>1-877-223-2993</b></p>	<p>Yes</p> <ul style="list-style-type: none"> <li>• Excellus: All Inpatient admissions – including maternity (except Inpatient Alcohol, Drug, Psychiatric). Includes home health, infusion therapy, Durable Medical Equipment over \$200, MRI, CAT scans, PET scans.</li> <li>• Your Baby and You Maternity program through Care Guide.</li> <li>• Inpatient Alcohol, Drug, Psychiatric or Employee Assistance Program through Health Management Center</li> <li>• Penalty of \$500 or 50% whichever is less for <b>No Pre-Certification</b>.</li> </ul>	
<b>COST SHARING EXPENSES</b>	<b>PPO In-Network</b>	<b>PPO Out-of Network</b>
<b>Deductible</b>	\$400 individual / \$1,200 family	\$800 individual / \$2,400 family
<b>Deductible Carry-Over Y/N (October, November and December Carryover)</b>	Yes	Yes
<b>Office Visit Co-payment</b>	\$15, except where noted	Co-Insurance
<b>Specialist Office Visit</b>	\$30 Co-Payment	Deductible/Coinsurance
<b>Coinsurance</b>	20%, except where noted	40%, except where noted
<b>Annual Out-of-Pocket Maximum (includes deductible and coinsurance, excludes co-payment, excludes artificial insemination)</b>	\$2,500 individual / \$7,500 family	\$5,000 individual / \$15,000 family

<b>HOSPITAL INPATIENT SERVICES</b>	<b>PPO In-Network</b>	<b>PPO Out-of Network</b>
<b>Inpatient Hospital Services</b>	Deductible/Coinsurance	Deductible/Coinsurance
<b>Maternity Care</b> (Mandated, 48 hrs regular delivery, 96 for c-section; one home care visit covered in full, not subject to any other home care visit limitations)	Deductible/Coinsurance	Deductible/Coinsurance
<b>Newborn Nursery Care</b>	Coinsurance	Deductible/Coinsurance
<b>Internal Prosthetics</b>	Deductible/Coinsurance	Deductible/Coinsurance
<b>Skilled Nursing Facility</b>	Deductible/Coinsurance (120 days per calendar year)	Deductible/Coinsurance (120 days per calendar year)
<b>Physical Rehabilitation</b>	Covered in Full 60 days per calendar year	Deductible/Coinsurance 60 days per calendar year
<b>Acute Mental Health Care</b> (Includes Day/Night Care: 2:1)	Deductible/Coinsurance 2 admissions per lifetime 30 days per calendar year	Deductible/Coinsurance 2 admissions per lifetime 30 days per calendar year
<b>Detoxification</b>	Deductible/Coinsurance 2 admissions per lifetime 7 days per calendar year	Deductible/Coinsurance 2 admissions per lifetime 7 days per calendar year
<b>Chemical Dependence and Abuse Rehabilitation</b>	Deductible/Coinsurance 2 admissions per lifetime 30 days per calendar year	Deductible/Coinsurance 2 admissions per lifetime 30 days per calendar year
<b>HOSPITAL OUTPATIENT SERVICES</b>	<b>PPO In-Network</b>	<b>PPO Out-of Network</b>
<b>Surgical Care including Surgicenters/Freestanding</b>	Deductible/Coinsurance	Deductible/Coinsurance
<b>Diagnostic Imaging, X-ray, CAT, MRI, lab, pathology</b>	Deductible/Coinsurance	Deductible/Coinsurance
<b>Mammogram Routine</b>	Covered in full	Deductible/Coinsurance
<b>Cervical Cytology (Pap Smear, does not include exam) ROUTINE</b>	Covered in full	Deductible/Coinsurance
<b>Cardiac Rehabilitation</b>	Deductible/Coinsurance	Deductible/Coinsurance
<b>Radiation Therapy and Chemotherapy</b>	Deductible/Coinsurance	Deductible/Coinsurance
<b>Physical, Speech, and Occupational Therapy</b>	Deductible/Coinsurance 30 visits per calendar year per each therapy	Deductible/Coinsurance 30 visits per calendar year per each therapy
<b>Mental Health Care</b>	50% Coinsurance 40 visits per calendar year <i>In/Out Combined</i>	Deductible / 50% Coinsurance 40 visits per calendar year <i>In/Out Combined</i>
<b>Chemical Dependency</b>	Deductible/Coinsurance – 60 visits Per Calendar Year	Deductible/Coinsurance – 60 visits Per Calendar Year
<b>Home Care</b>	\$50 Deductible/20% Coinsurance – unlimited visits	\$50 Deductible/25% Coinsurance – unlimited visits

<b>Hemodialysis</b>	Deductible/Coinsurance	Deductible/Coinsurance
<b>Hospice Care</b> (Includes 5 bereavement counseling visits)	Covered in full – unlimited visits	Covered in full – unlimited visits
<b>Respiratory Therapy</b>	Deductible/Coinsurance Unlimited Visits	Deductible/Coinsurance Unlimited Visits
<b>PHYSICIAN SERVICES/OFFICE VISITS</b>	<b>PPO In-Network</b>	<b>PPO Out-of Network</b>
<b>Routine Physical Examinations</b>	1 per calendar year – Covered in full	1 per calendar year – Covered in full
<b>Diagnostic Laboratory, X-ray and Pathology</b>	Deductible/Coinsurance	Deductible/Coinsurance
<b>Well Child Visits and Immunizations</b> (mandated visits/immunizations full coverage, including Gardasil (HPV) ages 9 – 26 yrs)	Covered in full	Covered in full
<b>Office Consultations</b>	Office Visit Co-Pay	Deductible/Coinsurance
<b>Diagnostic GYN Visits</b>	Office Visit Co-Pay	Deductible/Coinsurance
<b>Diagnostic Office Visits</b>	Office Visit Co-Pay	Deductible/Coinsurance
<b>Routine GYN Visits including Pap Smear</b>	Covered In Full, including Lab	Deductible/Coinsurance
<b>Maternity Care</b>	Deductible/Coinsurance	Deductible/Coinsurance
<b>In-Hospital Physician Visits</b> (IHM for mastectomy must be covered for as long as attending physician deems medically necessary)	Deductible/Coinsurance	Deductible/Coinsurance
<b>Respiratory Therapy</b>	Deductible/Coinsurance Unlimited visits	Deductible/Coinsurance Unlimited visits
<b>Anesthesia</b>	Deductible/Coinsurance	Deductible/Coinsurance
<b>Second Medical Opinion</b>	Office Visit Co-Pay	Deductible/Coinsurance
<b>Prostate Cancer Screenings</b>	Office Visit Co-Pay	Deductible/Coinsurance
<b>Allergy Testing and Treatment</b> (injections are inclusive)	Office Visit Co-Pay (Testing) Treatment covered In full	Deductible/Coinsurance
<b>Adult Immunizations</b>	Flu Shot, Hepatitis A, B covered in full & Recommended Adult Immunizations by Schedule	Flu Shot, Hepatitis A, B covered in full & Recommended Adult Immunizations by Schedule
<b>Chiropractic Care</b>	\$20 Co-Pay – 30 visits per calendar year	Deductible/Coinsurance – 30 visits per calendar year

ADDITIONAL BENEFITS	PPO In-Network	PPO Out-of Network
Treatment of Diabetes (Insulin & Supplies) Education and DME (30 day supply)	Office Visit Co-Pay	Deductible/Coinsurance
Durable Medical Equipment (DME)	Deductible/Coinsurance	Deductible/Coinsurance
External Prosthetics/Orthotics (Foot orthotics excluded)	Deductible/Coinsurance	Deductible/Coinsurance
Medical Supplies	Deductible/Coinsurance	Deductible/Coinsurance
Hearing Aids	\$600 every 3 years no age limit	\$600 every 3 years no age limit
Hearing Evaluations Diagnostic	Office Visit Co-Pay	Deductible/Coinsurance
Foot Orthotics	Deductible/Coinsurance	Deductible/Coinsurance
Ambulance Service (Ground)	Deductible/Coinsurance	Deductible/Coinsurance
Acupuncture	50% coinsurance -10 visit maximum	50% coinsurance -10 visit maximum
Facility – Emergency Room	Covered in full \$200 penalty for non-emergency	Covered in full \$200 penalty for non-emergency
Freestanding Urgent Care Center	\$25 Co-Pay	Deductible/Coinsurance
<b>Prescription Drug Benefit</b> (Including Oral Contraceptives)  <b>USE PRESCRIPTION DRUG CARD</b>  <b>** A LIST OF CORE THERAPY DRUGS CAN BE FOUND AT <a href="http://www.ufcwone.com">www.ufcwone.com</a> Under Benefits, Healthcare, then Pharmacy Benefits Tab.</b>	<p align="center"><b>Thirty (30) Day Supply from Retail Pharmacy</b>  <b>CO-PAYMENT - 20% Generic / 30% Brand / 50% Non-Preferred Brand*</b>  <i>Co-Pay Minimums \$12/20/40 – Co-Pay Maximums \$20/50/75</i></p> <p align="center"><b>**Exception - Core Therapy Drugs limited to \$5 Co-Pay</b></p> <p align="center"><b>Ninety (90) Day Supply from Mail Order OR Tops Markets &amp; Parkway Drugs</b>  <b>CO-PAYMENT - 20% Generic / 30% Brand / 50% Non-Preferred Brand*</b>  <i>Co-Pay Minimums \$24/40/100 – Co-Pay Maximums \$50/75/100</i></p> <p align="center"><b>**Exception – Core Therapy Drugs limited to \$10 Co-Pay</b></p> <p align="center"><b>NOTE: *Non-preferred brand drugs (drugs that have a generic available)</b></p>	
<b>Vision Benefit</b>  <b>DAVIS VISION</b> (800) 999-5431 or <a href="http://www.davisvision.com">www.davisvision.com</a>	<p align="center">Up to \$140 maximum – including eyeglasses  ADULT - every 2 years  CHILD - every year  <b>*Individual Plan covers member only</b></p>	
<b>Dental Benefit</b> ➤ <b>General Dentistry Eligible upon 7th Contribution.</b>  <b>A LIST OF IN-NETWORK PROVIDERS CAN BE FOUND AT: <a href="http://www.ufcwone.com">www.ufcwone.com</a> Under Benefits, Healthcare then Dental Tab</b>	<p align="center">\$1,850 per participant per year  Preventative Care paid @ 100%. All other services paid at 90% of Fee Schedule  With 10% Co-Insurance paid by Member.</p> <p align="center">Paid out according to UFCW Fee Schedule</p> <p align="center"><b>NOTE: Any charges incurred due to extraction of wisdom teeth will be applied to the annual maximum.</b></p>	

<p>➤ <b>Extensive Dentistry</b> Eligible upon 13<sup>th</sup> Contribution.</p>	<p>Orthodontics - \$1,500 lifetime maximum (per participant) <b>NOTE: No Dental Card – Submit ALL Dental Claims to UFCW not Blue Cross &amp; Blue Shield</b></p>																		
<p><b>Life Insurance</b></p> <p>Based on years of continuous eligibility under the plan.</p> <p>When you leave, your death benefit coverage will continue during the balance of the month in which your employment terminates <i>plus</i> one more month.</p>	<table border="0"> <thead> <tr> <th style="text-align: center;"><i>Full-Time:</i></th> <th style="text-align: center;"><i>Part-Time:</i></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;"><b>Less than 16yrs</b></td> <td style="text-align: center;"><b>Less than 16yrs</b></td> </tr> <tr> <td style="text-align: center;">\$25,000</td> <td style="text-align: center;">\$10,000</td> </tr> <tr> <td style="text-align: center;"><b>16-19yrs</b></td> <td style="text-align: center;"><b>16-19yrs</b></td> </tr> <tr> <td style="text-align: center;">\$30,000</td> <td style="text-align: center;">\$15,000</td> </tr> <tr> <td style="text-align: center;"><b>20-24yrs</b></td> <td style="text-align: center;"><b>20-24yrs</b></td> </tr> <tr> <td style="text-align: center;">\$40,000</td> <td style="text-align: center;">\$20,000</td> </tr> <tr> <td style="text-align: center;"><b>25yrs plus</b></td> <td style="text-align: center;"><b>25yrs plus</b></td> </tr> <tr> <td style="text-align: center;">\$50,000</td> <td style="text-align: center;">\$25,000</td> </tr> </tbody> </table>	<i>Full-Time:</i>	<i>Part-Time:</i>	<b>Less than 16yrs</b>	<b>Less than 16yrs</b>	\$25,000	\$10,000	<b>16-19yrs</b>	<b>16-19yrs</b>	\$30,000	\$15,000	<b>20-24yrs</b>	<b>20-24yrs</b>	\$40,000	\$20,000	<b>25yrs plus</b>	<b>25yrs plus</b>	\$50,000	\$25,000
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<p><b>Accidental Death</b></p>	<p>Follows same schedule as above</p>																		
<p><b>Dependent Life Insurance (Family Coverage)</b></p>	<p>FT Coverage - Spouse - \$2,000    Child - \$2,000 PT Coverage - \$1,000 if purchasing Family Coverage</p>																		
<p><b>Education/Scholarship</b></p>	<p>Industry related classes paid up to \$400 \$1,000 average college scholarship (Eligibility rules applies)</p>																		

### Helpful WEBSITE Links

- UFCW Local One Health Care Fund - [www.ufcwone.com](http://www.ufcwone.com)
- Excellus Blue Cross Blue Shield - [www.excellusbcbs.com/ufcwone](http://www.excellusbcbs.com/ufcwone)
- Employee Member Assistance Program - [www.apsworklife.com](http://www.apsworklife.com)
- Davis Vision - [www.davisvision.com](http://www.davisvision.com)
- Prescription Mail Order - [www.myinformedrx.com](http://www.myinformedrx.com)
- Interactive Health Solutions (Preventative Health Evaluation) - [www.interactivehs.com](http://www.interactivehs.com)