



MIDWEST OPERATING ENGINEERS
FRINGE BENEFIT FUNDS

Schedule Of *Benefits*

NON-MARKETPLACE
PLAN A-3

A Schedule of Benefits explains what services are covered, the associated costs like copays, deductibles, and coinsurance, and any limitations or exclusions that are included, to give you an idea of what you're going to pay for medical treatments and procedures.

Plans' benefits are subject to eligibility, maximum Plan benefits, reasonable and customary determinations (or negotiated fees for PPO dental services) and any special limits noted in the Plan. Charges that exceed the reasonable and customary amount or other Plan limitations will not be considered eligible in determining Plan benefits. To avoid additional out-of-pocket costs, be sure to utilize in-network providers.

What is a Reasonable and Customary Charge?
 Actual charge for the service or supply is comparable to what is usually charged for the same service or supply in the provider's geographic area.

Special rules apply to any benefits subject to the No Surprises Act. The No Surprises Act protects patients who receive emergency services at a hospital, at an independent freestanding emergency department and from air ambulances. In addition, the law protects patients who receive emergency services from an Out-of-Network provider at an In-Network facility. In certain circumstances, non-emergency items or services that are otherwise covered by the Plan from an Out-of-Network provider who is working at an In-Network facility are also subject to the No Surprises Act.

For benefits subject to the No Surprises Act, any cost-sharing payments count toward your In-Network deductible and In-Network Out-of-Pocket Expense Maximum. An explanation of your rights under the No Surprises Act is available at <http://local150.org/wp-content/uploads/2022/04/NSA-Notice.pdf>.

Eligible expenses must be medically necessary and are subject to the Plan Year deductible unless otherwise noted. Age limitations are applied as of the last day of the month in which the eligible dependent's birthday occurs.

Local 150 Health Centers – Not subject to deductible	
Operators' Health Centers (OHC), Marathon Health Centers & Midwest Coalition of Labor Health Centers (MCL Health Centers) Services include annual physical exams, preventive care/wellness visits, immunizations, sick visits, chiropractic care, physical therapy, disease/condition management, clinical laboratory services, DOT physicals, specialty services, and more. Patient age requirements and services vary by location. Visit https://local150.org/moe/local-150-health-centers/ .	100%
MinuteClinic – Not subject to the deductible	
Located in select CVS and Target locations. Non-emergency, unscheduled acute illness, or injuries. Additional "cash pay" services are available at a cost to the patient.	Most services covered at 100%

Medical & Prescription Drug Benefit Combined Out-of-Pocket Expense Maximum	In-Network	Out-of-Network
The amount of money applied toward the medical and pharmacy out-of-pocket maximum; it includes medical deductible and pharmacy copayments; it does not include coinsurance for orthoptic training or temporomandibular joint disease (TMJ) treatment.	\$4,500 per individual \$10,000 per family	\$6,500 per individual \$14,000 per family
Medical Out-of-Pocket Expense Maximum		
The most an individual could pay in a Plan Year for covered services, including the deductible. Individuals covered under Family coverage must meet their own individual out-of-pocket expense limit until the overall Family out-of-pocket expense limit has been met. Does not include premiums, balance-billing charges, Family Supplemental Benefits, TMJ, orthoptic training, dental benefits, and health care not covered by the Plan.	\$2,500 per individual \$6,000 per family	\$2,500 per individual \$6,000 per family
Medical Benefits – Comprehensive Medical Benefit	In-Network	Out-of-Network
Annual Maximum Per Plan Year.	Unlimited	
Individual Deductible Per person, per Plan Year. All benefits are subject to the deductible unless otherwise noted. Three-month (4 th quarter) carryover applies – Covered Expenses applied against the Individual Deductible in the last three months of a Plan Year may also be applied to the next Plan Year. In-network and out-of-network deductibles are separate and will not cross apply.	\$300	\$300
Family Deductible Per Plan Year. Three-month (4 th quarter) carryover does not apply. In-network and out-of-network deductibles are separate and will not cross apply.	\$700	\$700

PPO Networks & Exclusive Partnerships	BlueCross BlueShield PPO, Absolute Solutions, ATI Physical Therapy, Gateway, and Recovery Centers of America (RCA)	Not Applicable
Inpatient Hospital Services Room allowances based on the hospital's most common semi-private room rate. Pre-admission testing is covered one time prior to surgery. Requires approval by the Case Manager.	90%	80%
Emergency Services in a Hospital or Independent Freestanding Emergency Department Facility charges.	90%	90%

Medical Benefits – Comprehensive Medical Benefit	In-Network	Out-of-Network
Skilled Nursing Facility If recommended by a physician and confinement begins within 30-days of a hospital confinement. Follow Medicare guidelines for breaks in skilled nursing facility care. Maximum per disability: 45 days. Requires approval by the Case Manager.	90%	80%
Home Health Care If ordered by a physician. Requires approval by the Case Manager.	90%	80%
Outpatient Hospital Services Including licensed surgery centers. Outpatient surgical procedures require approval by the Case Manager unless performed in the doctor's office without anesthesia.	90%	80%
Diagnostic X-rays/Lab X-rays and/or tests to diagnose a condition or to determine the progress of an illness or injury.	90%	80%
MRI & CT Scans Services will be covered at 100% and not subject to the deductible if scheduled through Absolute Solutions.	90%	80%
PET Scans Services will be covered at 100% and not subject to the deductible if scheduled through Absolute Solutions.	100%	80%
Outpatient Physical and Occupational Therapy Must be performed by a licensed provider. Services will be covered at 100% and not subject to the deductible if received at a Local 150 Health Center or an ATI Physical Therapy Facility. Requires approval by the Case Manager.	90%	80%
Outpatient Restorative Speech Therapy (Children and Adults) Must be performed by a licensed provider. Requires approval by the Case Manager.	90%	80%
Outpatient Speech Therapy for Developmental Condition including Congenital Neurological Diseases Must be performed by a licensed provider. Requires approval by the Case Manager.	90%	80%
Orthoptic Training – Not subject to the deductible or out-of-pocket maximums. Training needs to be prescribed by a covered provider. Does not count toward the medical & prescription drug benefit combined out-of-pocket expense maximum or the medical benefit out-of-pocket expense limitation; if you reach an out-of-pocket maximum, you will continue to pay 50% coinsurance for orthoptic training services; the Plan will not pay 100% for orthoptic training services after you reach a benefit out-of-pocket maximum. Requires approval by the Case Manager.	50%	

Medical Benefits – Comprehensive Medical Benefit	In-Network	Out-of-Network
Physician’s Medical/Surgical Care Office visits, hospital visits, surgery, assistant surgeon, etc. Certain procedures performed in the physician’s office may require approval by the Case Manager.	90%	80%
Preventive Care Benefit for Covered Dependents Over 24 months – Not subject to the deductible. Includes routine physical exams, routine labs, routine outpatient visits, routine hearing exams, mammograms, employment physicals, and immunizations.	100%	Not Covered
Preventive Care Benefit for Member and Spouse – Not subject to the deductible. Includes routine physical exams, routine labs, routine outpatient visits, routine hearing exams, mammograms, employment physicals, and immunizations.	100%	
Well Baby Care – Not subject to the deductible. Includes routine hospital visits, outpatient visits, and immunizations. Age limitation of birth to 24 months.	100%	
Chiropractic Services Limited to 24 visits per year with a \$60 maximum per visit. Services will be covered at 100% and not subject to the deductible if received at a Local 150 Health Center.	90%	80%
Durable Medical Equipment (DME) – Not subject to the deductible. Rental paid up to purchase price of the equipment, except for lifetime items that do not have a purchase price. Includes necessary adjustments or repairs, or replacement, if more cost effective. Power wheelchair limited to \$15,000. Requires approval by the Case Manager on equipment over \$1,000.	80%	80%
Foot Orthotics Custom fitted foot orthotics prescribed by a physician. Lifetime maximum: \$2,000.	80%	80%
Prosthetic Devices Artificial devices to restore a normal body function. Requires approval by the Case Manager.	80%	80%
Transplants Available to all non-Medicare employees and dependents. <i>If Medicare is primary, Medicare-eligible employees and dependents must use Medicare-approved providers.</i> Benefit begins five days (30 days for bone marrow) before the transplant date and ends 18 months after transplant procedure. Private duty nursing maximum: \$10,000. Requires approval by the Case Manager.	90%	Not covered

Medical Benefits – Comprehensive Medical Benefit	In-Network	Out-of-Network
Transplant Lodging - Not subject to the deductible. No copayments or coinsurance are applicable. Transportation and lodging maximum: \$10,000 within the 18-month transplant period for the initial transplant.	100% (network not applicable for this benefit)	
Orthodontic Treatment of Temporomandibular Joint Disease (TMJ) Oral Appliance – Not subject to the deductible or out-of-pocket maximums. Does not count toward the medical & prescription drug benefit combined out-of-pocket expense maximum or the medical benefit out-of-pocket expense limitation. If you reach an out-of-pocket maximum, you will continue to pay 50% coinsurance for TMJ services; the Plan will not pay 100% for TMJ services after you reach a benefit out-of-pocket maximum. Lifetime maximum: \$4,000. Requires approval by the Case Manager.	50%	
Cochlear Implants Requires approval by the Case Manager.	90%	Not covered
Medical Transportation Includes ground and air transport from the site of the injury, medical emergency, or acute illness to the nearest facility. Includes ground non-emergency transfer from hospital to hospice care if home is less than 100 miles from hospital. Inter-health-care-facility transfer maximum: \$5,000.	90%	
Acupuncture Services performed by a licensed provider within the scope of his or her license. Maximum of 12 treatments per Plan Year. Up to \$125 allowable per visit.	90%	80%
Sleep Apnea Appliance When ordered by a physician and provided by a medical equipment supplier or dentist. Appliance replacement once every five years if existing appliance is covered. Requires approval by the Case Manager.	90%	80%
Mental Health and Substance Use – Subject to the deductible	In-Network	Out-of-Network
Mental Health and Substance Use Network	BlueCross Blue Shield PPO, Gateway, and Recovery Centers of America (RCA)	Not applicable
Inpatient Care Services will be covered at 100% and not subject to the deductible if received at a Gateway or RCA facility. Requires approval by the Case Manager.	90%	80%
Outpatient Care Services will be covered at 100% and not subject to the deductible if received at a Gateway or RCA facility. ABA Therapy, IOP, and PHP requires approval by the Case Manager.	90%	80%

Mental Health and Substance Use – Subject to the deductible		In-Network	Out-of-Network
Residential Facility Services will be covered at 100% and not subject to the deductible if received at a Gateway or RCA facility. Requires approval by the Case Manager.		90%	80%
Member Assistance Program (MAP) Administered by AllOne Health.		Provides members and covered dependents with up to five no-cost visits per episode per Plan Year. Additional counseling or treatment may require payment.	
Death Benefit			
Available to members and eligible dependent(s)		\$40,000 per eligible member \$2,000 per eligible dependent	
Accidental Dismemberment Benefit			
Available to members only		\$1,000 or \$5,000 based on type of loss Limited to \$10,000 for any one accident	
Family Supplemental Benefit (FSB)		Coverage	
This benefit can be used for non-covered medically necessary and un-reimbursed medical, dental, and pharmacy benefit expenses, including items such as hearing aids, glasses, etc. It cannot be used to reimburse expenses covered under the prescription drug program. Reimbursement for Plan maximums and items covered at 50% that are not subject to the out-of-pocket maximum are eligible. Other than stated above, this benefit cannot be used to reimburse the deductible, copayment, or amount over the reasonable and customary amount. For additional information regarding reimbursable and non-reimbursable FSB expenses, please visit https://local150.org/moe/family-supplemental-benefit/		Maximum per family, per Plan Year: \$1,500	

Dental Benefits	In-Network	Out-of-Network
PPO Network and Claims Administration	Delta Dental PPO	Not applicable. If you use a non-network dentist, Delta Dental will pay you directly, leaving you responsible to pay the provider.
Deductible	\$0	
Plan Year Maximum No maximum for children under the age of 19.	\$2,000 per adult (age 19 and older)	
Preventative	100%	
Basic and Restorative Fillings, crowns, root canal therapy, oral surgery, dentures, bridgework, and other covered dental services.	70% coinsurance is based on Delta Dental’s Allowable Fee You pay the full cost of services above the Allowable Fee if you use an Out-of-Network provider.	
Orthodontia Dependent children through age 18 only. Lifetime maximum: \$2,000.	50% coinsurance is based on Delta Dental’s Allowable Fee. You pay the full cost of services above the Allowable Fee if you use an Out-of-Network provider.	
This health plan option does not provide benefits for: <ul style="list-style-type: none">Short-Term Disability		

