MIDWEST OPERATING ENGINEERS
WELFARE FUND

Marketplace

SCHEDULE OF BENEFITS

EPO Plan

2026/2027 PLAN YEAR

MIDWEST OPERATING ENGINEERS FRINGE BENEFIT FUNDS

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, in order 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.

Reasonable and Customary means that the charge, fee, or expense is the smallest of:

- The actual charge for the service
- The provider's usual charge for that service
- Any negotiated rate (if applicable)
- The typical charge for the same service in your area by similar providers

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. Age limitations are applied as of the last day of the month in which the eligible dependent's birthday occurs.

Comprehensive Medical Expense Benefits	
Local 150 Health Centers	
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 services, physical therapy, behavioral health, 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	
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 ONLY**
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	**$6,000 per individual** **$13,200 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.	**$4,000 per individual** **$10,000 per family**
Medical Benefits – Comprehensive Medical Benefit	**In-Network ONLY**
Annual Maximum Per Plan Year.	**Unlimited**
Individual Deductible	**None**
Family Deductible	**None**

EPO Networks & Exclusive Partnerships	BlueCross BlueShield PPO, Absolute Solutions, ATI Physical Therapy, Gateway, and Recovery Centers of America (RCA)
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.	**$250 copayment per admission**
Emergency Services in a Hospital or Independent Freestanding Emergency Department Facility charges.	**$100 copayment per visit** Note: Out-of-network emergency room visits are covered at the same level ($100 copayment per visit)
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.	**$250 copayment per admission**
Home Health Care If ordered by a physician. Requires approval by the Case Manager.	**$20 copayment per visit**
Outpatient Hospital Services Including licensed surgery centers. Outpatient surgical procedures require approval by the Case Manager.	**$20 copayment per visit**

Medical Benefits – Comprehensive Medical Benefit	In-Network ONLY
Diagnostic X-rays/Lab X-rays and/or tests to diagnose a condition or to determine the progress of an illness or injury.	**100%**
MRI/CT and PET Scans	**100% if you use a BCBS PPO provider or schedule through Absolute Solutions**
Outpatient Physical and Occupational Therapy Must be performed by a licensed provider. No copayment if received at a Local 150 Health Center or an ATI Physical Therapy Facility. Requires approval by the Case Manager. Non-surgical: No authorization is needed for up to 24 visits. Post-surgical: No authorization is needed for up to 36 visits.	**$20 copayment per visit when a BCBS PPO provider is used**
Outpatient Restorative Speech Therapy (Children and Adults) Must be performed by a licensed provider. Requires approval by the Case Manager. Non-surgical: No authorization is needed for up to 24 visits. Post-surgical: No authorization is needed for up to 36 visits.	**$20 copayment per visit**
Outpatient Speech Therapy for Developmental Condition including Congenital Neurological Diseases Must be performed by a licensed provider. Requires approval by the Case Manager. Non-surgical: No authorization is needed for up to 24 visits. Post-surgical: No authorization is needed for up to 36 visits.	**$20 copayment per visit**
Orthoptic Training – Not subject to the 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%**
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.	**Primary Care: $20 copayment per visit** **Specialist: $40 copayment per visit**
Preventive Care, including Well Woman and Well Child Care Includes routine physical exams, routine labs, routine outpatient visits, routine hearing exams, mammograms, and immunizations.	**100%**
Chiropractic Services Limited to 24 visits per year with a $60 maximum per visit. Services will be covered at 100% if received at a Local 150 Health Center.	**$20 copayment per visit**

Medical Benefits – Comprehensive Medical Benefit	In-Network ONLY
Durable Medical Equipment (DME) 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 $1,500.	**80%**
Foot Orthotics Custom fitted foot orthotics prescribed by a physician. Lifetime maximum: $2,000.	**80%**
Prosthetic Devices Artificial devices to restore a normal body function. Requires approval by the Case Manager.	**80%**
Transplants Available to all non-Medicare members and dependents. *If Medicare is primary, Medicare-eligible members and dependents must use Medicare-approved providers* 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.	**Follows inpatient, outpatient, and physician copayments**
Transplant Lodging - 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 out-of-pocket maximums. Lifetime maximum: $4,000. Requires approval by the Case Manager.	**50%**
Cochlear Implants Requires approval by the Case Manager.	**Follows inpatient, outpatient, and physician copayments**
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.	**80%**
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.	**$20 copayment per visit**
Sleep Apnea Appliance When ordered by a physician and provided by a medical equipment supplier or dentist. Appliance replacement once every five years with proof of compliance. Requires approval by the Case Manager.	**80%**

Mental Health and Substance Use	In-Network ONLY
Mental Health and Substance Use Network	**BlueCross Blue Shield PPO, Gateway, and Recovery Centers of America (RCA)**
Inpatient Care Not subject to a copayment if received at a Gateway or RCA facility. Requires approval by the Case Manager.	**$250 copayment per admission**
Outpatient Care Not subject to a copayment if received at a Gateway or RCA facility. IOP and PHP require approval by the Case Manager.	**$20 copayment per visit**
Residential Facility Not subject to a copayment if received at a Gateway or RCA facility. Requires approval by the Case Manager.	**$250 copayment per admission**
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.
Short-Term Disability Benefit	
Available to members only	$500 per week for up to 52 weeks Eligibility is credited with 40 hours a week for up to 17 weeks
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: $2,000

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.	

Prescription Drug Coverage

Covered prescription medications are eligible for payment when filled at a pharmacy within the CVS Caremark network.

Long-term (maintenance) medications must be filled either at a retail CVS, Kroger, or Costco pharmacy, or through the CVS Caremark Mail Service Pharmacy.

Some covered medications may require a Prior Authorization, Step Therapy, or may have Quantity Limits.

Copays listed below are the Plan's basic 4-tier copay schedule; if the cost of the medication is less than the copay listed, you will be responsible for paying the lower cost.

Medical deductible does not apply for prescription drugs.

Specialty medications must be filled through CVS Caremark's Specialty Pharmacy.

No coordination of benefits applies.

	In-Network ONLY	
	CVS Caremark's Network Retail Pharmacy Copay (30-day supply)	**CVS Caremark's Network Retail Pharmacy or Mail Order Copay (up to a 90-day supply)**
Generic Drug (Tier 1)	$5 copay	$15 copay
Preferred Brand Name Drug (Tier 2)	$10 copay	$30 copay
Non-Preferred Brand Name Drug (Tier 3)	$25 copay	$45 copay
Specialty Drug (Tier 4)[1] Requires a prior authorization	$100 copay	$300[2] copay
Pharmacy Out-of-Pocket Maximum	$2,000 per individual $3,200 per family	
Compounded Drugs (A minimum of one ingredient must be covered through the Plan)	Prescriptions exceeding $300 require prior authorization	
Convalescent or Nursing Home[3]	Follows the above copay structure	

[1] The PrudentRx Solution assists members by helping them enroll in manufacturer copay assistance programs. Medications on the PrudentRx Program Drug List are included in the program and will be subject to a 30% co-insurance. However, if a member is participating in the PrudentRx Solution, which includes enrollment in an available manufacturer copay assistance program for their specialty medication, the member will have a $0 out-of-pocket responsibility for their prescriptions covered under the PrudentRx Solution

[2] Specialty medications are limited to a 30-day supply. Copay applies only for medications that must be dispensed in 90-day supplies due to packaging

[3] If the Convalescent or Nursing Home is Out-of-Network, the patient will incur 50% of the cost of the medication.

Limitations & Exceptions

Maximum of up to two 30-day supplies of the same medication, can be filled at any local in-network pharmacy before you are required to obtain a 90-day supply. If you are seeking a third refill, you must transition to a retail CVS, Kroger, or Costco pharmacy or CVS Caremark's Mail Service Pharmacy or pay 100% of the cost of the prescription drug. Please call CVS Caremark at 833-252-6642 or visit www.caremark.com for more information.

When available, generic drugs will be substituted for all brand name drugs or medications. If you request a brand name drug, or if the prescribing physician indicates "no substitutions," when a generic equivalent is available, you will be required to pay the brand name drug copay plus the difference in cost between the brand name drug and its generic equivalent unless determined medically necessary through the appeals process.