

Rhode Island Public Employees' Health Services Fund- Local Union 1033:

MaxorPlus Rx Plan

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 07/01/2015-6/30/2016

Coverage for: Group | Plan Type: Prescription



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document. Please refer to your medical plan's Summary of Benefits and Coverage for more information.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	\$	Please refer to your medical plan's Summary of Benefits and Coverage.
Are there other deductibles for specific services?	\$	
Is there an out-of-pocket limit on my expenses?	\$ 1,300/individual \$ 2,600/family	A separate Rx maximum out-of-pocket amount applies per plan year (7/1-6/30) for prescription benefits. Once met, a \$0 copay will apply for the remainder of the plan year.
What is not included in the out-of-pocket limit ?	\$ Copay differentials	Brand-generic copay differentials don't apply to the out-of-pocket amount if a participant selects a brand name drug when a generic was available and medically appropriate.
Is there an overall annual limit on what the plan pays?		Please refer to your medical plan's Summary of Benefits and Coverage.
Does this plan use a network of providers ?		
Do I need a referral to see a specialist ?		
Are there services this plan doesn't cover?		

Questions: Call 1-800-687-0707 or visit MaxorPlus at www.maxorplus.com

If you aren't clear about any of the underlined terms used in this form, see the Glossary.

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- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use participating **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness			Please refer to your medical plan's Summary of Benefits and Coverage.
	Specialist visit			
	Other practitioner office visit			
	Preventive care/screening/immunization			
If you have a test	Diagnostic test (x-ray, blood work)			
	Imaging (CT/PET scans, MRIs)			

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Common Medical Event	Services You May Need	Retail Pharmacy (30 day supply)	Mail Order Pharmacy (90 day supply)	Limitations & Exceptions
<p>If you need drugs to treat your illness or condition</p> <p>More information about prescription drug coverage is available on our website at www.maxor.com or by calling 1-800-687-0707.</p>	Generic drugs	\$5 co-pay	\$10 co-pay	-Member will pay copay plus difference is cost when a brand is dispensed and generics are available.
	Preferred drugs	\$15 co-pay	\$30 co-pay	-Certain drugs may have Quantity Limits, Prior Authorization, or Step Therapy requirements applied.
	Non-Preferred brand drugs	\$30 co-pay	\$60 co-pay	
	Specialty drugs (Oral only)	Same as above (30 day supply)	N/A – only 30 day supply allowed.	-Oral specialty medications are restricted to be filled at Maxor Specialty Pharmacy. -For other specialty injectable drugs, see Medical plan.
	Preventive drugs (aspirin, folic acid, iron, fluoride supplements)	\$0 co-pay	\$0 co-pay	-Certain preventive drugs are covered <i>for specific ages</i> at \$0 copay with a written prescription.
	Contraceptives (Oral, emergency, rings, patches, OTC-with prescription)	Generic - \$0 co-pay Brands with no generic - \$0 copay Brands with generic available – \$0*	Generic - \$0 co-pay Brands with no generic - \$0 copay Brands with generic available – \$0*	-Brand oral contraceptives require use of 2 generics in previous 180 days. -Devices, implants, and injectables are excluded. See Medical plan. -*Brand contraceptives with generic available require prior authorization.
Proton Pump Inhibitors (PPI) and Non-Sedating Antihistamines (NSA) drugs	\$5 co-pay	\$10 co-pay	Brand PPI and NSA drugs are excluded. Generic & OTC covered with a written prescription.	

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If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Please refer to your medical plan's Summary of Benefits and Coverage.
	Physician/surgeon fees	
If you need immediate medical attention	Emergency room services	
	Emergency medical transportation	
	Urgent care	
If you have a hospital stay	Facility fee (e.g., hospital room)	
	Physician/surgeon fee	
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	
	Mental/Behavioral health inpatient services	
	Substance use disorder outpatient services	
	Substance use disorder inpatient services	
If you are pregnant	Prenatal and postnatal care	
	Delivery and all inpatient services	
If you need help recovering or have other special health needs	Home health care	
	Rehabilitation services	
	Habilitation services	
	Skilled nursing care	
	Durable medical equipment	
	Hospice service	
If your child needs dental or eye care	Eye exam	
	Glasses	
	Dental check-up	

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Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Acne Antibiotics Oral long acting products (i.e. Solodyn, Doryx, Oracea)
- Agents for weight loss
- Allergy serum/extracts
- Amrix Anabolic steroids
- Antifungal Topical brand products (i.e. Naftin & Metanx)
- Anti-sera/immune globulins
- Anti-wrinkle agents (i.e. Renova)
- Arestin
- Blood, blood factors, plasma or biological sera
- Cambia
- Colony Stimulating Factors
- Contraceptive devices, implants, injectables, brands with generic available.
- Cosmetic hair removal products (i.e. Vaniqa)
- Depigmenting agents (i.e. Hydroxyquinone)
- Dental products OTC-(i.e. topical fluoride rinses)
- Devices, appliances, or supplies, including support garments & non-medicinal substances
- Diabetic supplies – (i.e. insulin pens/syringes/needles, test strips, lancets)
- Dolgic Plus and Orbivan
- Drugs indicated for cosmetic uses
- Drugs for Erectile Dysfunction
- Fertility agents
- Fortamet
- Glucometers
- Growth hormones
- Hair growth stimulants
- Homeopathic/natural legend products
- Immunizations/Vaccines/Toxoids
- Injectable medications except for insulin, Byetta, Symlin, Victoza, and bee sting kits
- Naprelan
- Non-legend drugs (OTC's), with some exceptions.
- Non-sedating antihistamines- brand name products
- Nutritional supplements
- Ophthalmic Antihistamine brand products
- Proton Pump Inhibitors (PPI) Rx prescription brand name products
- Syringes/needles
- Topical Tretinoin brand products (i.e. Retin-A, Retin-A Micro, Tretin-X)
- Triptans (anti-migraine agents) brand products (i.e. Imitrex, Relpax)
- Triptans brand combination products (i.e. Treximet)
- Vitamins-other than Rx prenatal, folic acid, and vitamin D.

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Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- **Please refer to your medical plan's Summary of Benefits and Coverage.**

Your Rights to Continue Coverage:

If you lose coverage under the plan, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply. For more information on your rights to continue coverage, contact the plan at 401-331-1050. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact the plan at 401-331-1050.

To see examples of how this plan might cover costs for a sample medical situation, see the next page.

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About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- Amount owed to providers:
- Plan pays
- Patient pays

Sample care costs:

Hospital charges (mother)	N/A
Routine obstetric care	N/A
Hospital charges (baby)	N/A
Anesthesia	N/A
Laboratory tests	N/A
Prescriptions	
Radiology	N/A
Vaccines, other preventive	N/A
Total	

Patient pays:

Deductibles	\$0
Copays	
Coinsurance	\$0
Limits or exclusions	\$0
Total	

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers:
- Plan pays
- Patient pays

Sample care costs:

Prescriptions	
Medical Equipment and Supplies	
Office Visits and Procedures	N/A
Education	N/A
Laboratory tests	N/A
Vaccines, other preventive	N/A
Total	

Patient pays:

Deductibles	\$0
Copays	
Coinsurance	\$0
Limits or exclusions	\$0
Total	

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Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✘ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✘ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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