U.S.W. LOCAL 10-00086 MERCK EMPLOYEES
HEALTH AND WELFARE PLAN
c/o richard Gabriel associates
601 Dresher Road, Suite 201
Horsham, PA 19044

May 2019

SUMMARY OF BENEFITS AND COVERAGE

Dear Member:

As part of the 2010 health reform law requirements, your Plan is providing you with a Summary of Benefits and Coverage (SBC) for the Plan Year July 1, 2019 to June 30, 2020. This SBC will allow you to review your current benefits and costs including your out-of-pocket cost share and will also allow you to easily compare your benefit plan to other benefit plans you may be reviewing.

The SBC includes a comparison tool intended to help you and your dependents to review your covered benefits and out-of-pocket costs and the network of providers. There is a glossary of health coverage and medical terms that defines terms commonly used in the health insurance market, such as "deductible" and "co-pay", using clear language. You may request a copy of this Glossary of Terms by contacting your Benefits Administrator, *richard Gabriel associates*, at 215-773-0900, or by visiting the web at:

www.HealthReformPlanSBC.com

If you have any questions, please contact your Benefits Administrator.

Sincerely,

Board of Trustees

U.S.W. Local 10-00086 Merck Employees H&W Plan

Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services

Coverage Period: 07/01/2019-06/30/2020
Coverage for: All Coverage Types | **Plan Type:** PPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, www.rgabriel.com. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at www.rgabriel.com or call 1-800-610-8300.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For participating providers **$150** person **/ $300** family. For non-participating providers **$300** person **/$600** family. Doesn't apply to office visits.	You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the **deductible** starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the **deductible.**
Are there services covered before you meet your deductible?	Yes. Office Visits, Therapy Visits, with copayment, etc.	
Are there other deductibles for specific services?	No. There are no other specific **deductibles.**	You don't have to meet **deductibles** for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
What is the out-of-pocket limit for this plan?	Coinsurance after the deductible is met. For participating providers: Plan pays 90%/Member pays 10% up to **$500 person/$1,000 family**. For Non-participating providers: Plan pay 70%/Member pays 30% of allowance up to **$1,000 person/$2,000 family**.	The **out-of-pocket limit** is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out-of-pocket limit?	Office Copays, Premiums, balance-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the **out-of-pocket limit**.
Will you pay less if you use a network provider?	Yes.	
Do you need a referral to see a specialist?	No.	

All coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$10 co-pay/visit	30% co-insurance, after deductible	none
	Specialist visit	$10 co-pay/visit	30% co-insurance, after deductible	none
	Preventive care/screening/ immunization	$10 co-pay/visit	30% co-insurance, after deductible	none
If you have a test	Diagnostic test (blood work)	No Charge	30% co-insurance, after deductible	none
	Imaging (Xrays, CT/PET scans, MRIs)	10% coinsurance, after deductible	30% co-insurance, after deductible	none
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at **https://www.express-scripts.com**	Generic drugs	$10 co-pay (retail) $20 co-pay mail order for 90 days)	30% co-insurance, after deductible	Covers up to a 30-day supply (retail prescription); 31-90 day supply (mail order prescription)
	Preferred brand drugs	$15 co-pay (retail) $30 co-pay mail order for 90 days)	30% co-insurance, after deductible	Covers up to a 30-day supply (retail prescription); 31-90 day supply (mail order prescription)
	Merck/Schering-Plouch manufactured drugs	$0 co-pay (retail) $0 co-pay mail order for 90 days)	30% co-insurance, after deductible	Covers up to a 30-day supply (retail prescription); 31-90 day supply (mail order prescription)
	Specialty drugs	$15 co-pay (retail) $30 co-pay mail order for 90 days)	30% co-insurance, after deductible	Covers up to a 30-day supply (retail prescription); 31-90 day supply (mail order prescription)
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% co-insurance, after deductible	30% co-insurance, after deductible	none
	Physician/surgeon fees	10% co-insurance, after deductible	30% co-insurance, after deductible	none
If you need immediate medical attention	Emergency room care	$25 co-pay	$25 co-pay	Waived if admitted.
	Emergency medical transportation	10% co-insurance, after deductible	30% co-insurance, after deductible	none
	Urgent care	10% co-insurance, after deductible	30% co-insurance, after deductible	none
If you have a hospital stay	Facility fee (e.g., hospital room)	10% co-insurance, after deductible	30% co-insurance, after deductible	none

* For more information about limitations and exceptions, see the plan or policy documents at www.rgabriel.com.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Physician/surgeon fees	10% co-insurance, after deductible	30% co-insurance, after deductible	——none——
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$10 co-pay/office visit	30% co-insurance, after deductible	——none——
	Inpatient services	10% co-insurance, after deductible	30% co-insurance, after deductible	——none——
If you are pregnant	Office visits	$10 co-pay for initial visit then 10% co-insurance, after deductible	30% co-insurance, after deductible	——none——
	Childbirth/delivery professional services	10% co-insurance, after deductible	30% co-insurance, after deductible	——none——
	Childbirth/delivery facility services	10% co-insurance, after deductible	30% co-insurance, after deductible	——none——
If you need help recovering or have other special health needs	Home health care	10% co-insurance, after deductible	30% co-insurance, after deductible	——none——
	Rehabilitation services	10% co-insurance, after deductible	30% co-insurance, after deductible	——none——
	Habilitation services	10% co-insurance, after deductible	30% co-insurance, after deductible	——none——
	Skilled nursing care	10% co-insurance, after deductible	30% co-insurance, after deductible	——none——
	Durable medical equipment	10% co-insurance, after deductible	30% co-insurance, after deductible	——none——
	Hospice services	10% co-insurance, after deductible	30% co-insurance, after deductible	——none——
If your child needs dental or eye care	Children's eye exam	No Charge	Refunded per Non-Par Reimbursement Schedule	Limited to one exam per 12 months
	Children's glasses	No Charge	Refunded per Non-Par Reimbursement Schedule	Limited to one pair of glasses per 12 months
	Children's dental check-up	No Charge	Refunded per Non-Par Reimbursement Schedule	Routine exams, x-rays, cleanings, fluoride treatments (two per calendar year)

* For more information about limitations and exceptions, see the plan or policy documents at www.rgabriel.com.

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)		
• Cosmetic surgery • Dental care (Adult) (covered under Dental plan) • Infertility treatment • Weight Loss Programs	• Long-term care • Non-emergency care when traveling outside The U.S.	• Routine foot care • Private-duty nursing • Acupuncture • Hearing Aids

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
• Bariatric surgery • Chiropractic Care	• Chiropractic care • Orthotics	• Most coverage provided outside the United States. Emergency only. Pays same as In-Network.

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: [insert State, HHS, DOL, and/or other applicable agency contact information]. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: [insert applicable contact information from instructions].

Does this plan provide Minimum Essential Coverage? [Yes]
If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet the Minimum Value Standards? [Yes]
If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:
[Spanish (Español): Para obtener asistencia en Español, llame al [insert telephone number].]
[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa [insert telephone number].]
[Chinese (中文): 如果需要中文的帮助， 请拨打这个号码 [insert telephone number].]
[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' [insert telephone number].]

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

* For more information about limitations and exceptions, see the plan or policy documents at www.rgabriel.com.

About these Coverage Examples:

This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby
(9 months of in-network pre-natal care and a hospital delivery)

- **The plan's overall deductible** **$150/$300**
- **Specialist *[cost sharing office visit]*** **$10**
- **Hospital (facility) *[cost sharing]*** **10%**
- **Other *[cost sharing]*** **10%**

This EXAMPLE event includes services like:
Specialist office visits *(prenatal care)*
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests *(ultrasounds and blood work)*
Specialist visit *(anesthesia)*

Total Example Cost	**$7,540**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$150
Copayments	$10
Coinsurance	$500
What isn't covered	
Limits or exclusions	$0
The total Peg would pay is	**$660**

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

- **The plan's overall deductible** **$150/$300**
- **Specialist *[cost sharing office visit]*** **$10**
- **Hospital (facility) *[cost sharing]*** **10%**
- **Other *[cost sharing]*** **10%**

This EXAMPLE event includes services like:
Primary care physician office visits *(including disease education)*
Diagnostic tests *(blood work)*
Prescription drugs
Durable medical equipment *(glucose meter)*

Total Example Cost	**$1,900**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$150
Copayments	$120
Coinsurance	$100
What isn't covered	
Limits or exclusions	$0
The total Joe would pay is	**$370**

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

- **The plan's overall deductible** **$150/$300**
- **Specialist *[cost sharing office visit]*** **$10**
- **Hospital (facility) *[cost sharing]*** **10%**
- **Other *[cost sharing]*** **10%**

This EXAMPLE event includes services like:
Emergency room care *(including medical supplies)*
Diagnostic test *(x-ray)*
Durable medical equipment *(crutches)*
Rehabilitation services *(physical therapy)*

Total Example Cost	**$2,100**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$150
Copayments	$115
Coinsurance	$75
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$340**

The **plan** would be responsible for the other costs of these EXAMPLE covered services.

Karen Irwin - Mailing - SBC and Cover Letter

From: Karen Irwin
To: Pat Boder
Date: 5/6/2019 1:42 PM
Subject: Mailing - SBC and Cover Letter
Cc: Margie Horton
Attachments: L86 SBC 072019 .doc; L86 SBC Cvr Ltr 7.1.2019.doc

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Ok, here is one document. We need 2,000 copies (there will be leftovers for our office). The cover page can be part of the document to double-side and staple, so 6 pages, black and white, double-sided, stapled. This is the Annual SBC w/cover letter.

>>> Patricia Hueber-Bodor <patricia@cpprint.com> 5/6/2019 1:38 PM >>>
Yes...please!
Thanks,
Pat

Sent from my iPhone

On May 6, 2019, at 1:38 PM, Karen Irwin <KIrwin@rgabriel.com> wrote:

> Great, thanks Pat. I can send items now to start copying if that helps? But probably tomorrow by noon for the folder sample and envelopes ready, but I'll confirm in the morning. Thanks!
>
> Karen
>
> >>> Patricia Hueber Bodor <patricia@cpprint.com> 5/6/2019 1:33 PM >>>
> Hi, Karen.
> Works for us!
> Let us know when ready to pick up.
> Thank you!
> Pat
> Patricia Hueber Bodor
>
> CP Printing Solutions
> 26 Steamwhistle Drive | Ivyland, PA 18974
> 215-675-7605 | Fax: 215-675-0853 | Cell: 267-246-1647
> www.cpprint.com
>
> On May 6, 2019 at 1:27 PM Karen Irwin <KIrwin@rgabriel.com> wrote: