



# MEBA Benefit Plans

Safeguarding MEBA Members and Families

1007 Eastern Avenue  
Baltimore, Maryland 21202-4345  
Phone (410) 547-9111  
[www.mebaplans.org](http://www.mebaplans.org)

## **IMPORTANT NOTICE**

To: Retired Participants in the MEBA Medical and Benefits Plan

From: Ann S. Gilchrist, Administrator

Re: Summary of Benefits Coverage

Enclosed is a “Summary of Benefits and Coverage (“SBC”), which the federal Government requires us to provide under Health Care Reform. The SBC does not describe all of your benefits under the MEBA Medical and Benefits Plan (the MEBA Medical Plan) and does not replace the MEBA Medical Plan’s Rules and Regulations. The Rules and Regulations contain the complete explanation of your benefits under the MEBA Medical Plan. If there is any inconsistency between the enclosed SBC and the Rules and Regulations, the terms of the Rules and Regulations shall prevail.

We want to emphasize that much of the language contained in the SBC is mandated by the federal Government. Therefore, there are several terms in the SBC that are not applicable to the MEBA Medical Plan, but which we had no choice but to include because the regulations governing the SBC do not allow us to deviate from the mandated language.

If you have any questions about the enclosed SBC, or your coverage under the MEBA Medical Plan, please call the Plan Office at (410) 547-9111.

PPU

 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.mebaplans.org](http://www.mebaplans.org) or call 1-800-811-6322. 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.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) or call 1-800-811-6322 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	\$250 person/\$500 family	See the Common Medical Events chart starting on page 2 for your costs for services this plan covers.
Are there services covered before you meet your <a href="#">deductible</a> ?	No.	Certain preventive services are covered without <a href="#">cost-sharing</a> . See the Common Medical Events chart starting on page 2 for a list of the specific services this plan covers without <a href="#">cost-sharing</a> .
Are there other <a href="#">deductibles</a> for specific services?	No.	You must pay all of the costs for these services up to the specific deductible amount before the plan begins to pay for these services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	Yes, \$3,500 Covered Medical Expenses \$1,500 Prescription Drug Expenses.	The <a href="#">out-of-pocket limit</a> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services.
What is not included in The <a href="#">out-of-pocket limit</a> ?	Premiums, balanced-billed charges, health care this plan does not cover, and penalties for failure to obtain pre-authorization for services.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	No.	None.*
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the <a href="#">specialist</a> you choose without permission from this plan.

Please note: This Summary of Benefits and Coverage contains certain language required by the Government, even though some of the language is not applicable to your Plan. All benefits are determined under the Plan's Rules and Regulations.

 All [copayment](#) and [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 <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	Balance after Medicare payment is up to 40% <b>co-insurance</b> after <b>deductible</b> is met	Balance after Medicare payment is up to 40% <b>co-insurance</b> after <b>deductible</b> is met	Less reimbursement by Medicare for covered charges, whether or not enrolled in Medicare.*
	<a href="#">Specialist</a> visit	Balance after Medicare payment is up to 40% <b>co-insurance</b> after <b>deductible</b> is met	Balance after Medicare payment is up to 40% <b>co-insurance</b> after <b>deductible</b> is met	Less reimbursement by Medicare for covered charges, whether or not enrolled in Medicare.*
	<a href="#">Preventive care/screening/</a> Immunization	<p><b>Preventive care:</b> Adult - not covered.</p> <p><b>Preventive care:</b> Children under 19 years of age – immunizations no charge.</p> <p><b>Immunizations:</b> Limited to the CDC recommended guidelines adults 19 and older for no charge.*</p>	<p><b>Preventive care:</b> Adult - not covered.</p> <p><b>Preventive care:</b> Children under 19 years of age – immunizations no charge.</p>	<p><b>Preventive care/screening:</b> no charge for one exam per year when performed at MEBA Diagnostic Center or approved alternative clinic.*</p> <p><b>Mammogram:</b> for women no charge for one baseline mammogram age 35-39, and one annual mammogram age 40 and over.*</p> <p><b>GYN:</b> no charge for one annual exam and related tests.*</p> <p><b>Colonoscopy:</b> one routine colonoscopy once every 5 years age 50 or over.*</p> <p><b>Colorectal cancer screening test:</b> one colorectal cancer screening once every 3 years age 50 or over for asymptomatic patients.</p> <p><b>Annual Flu Shot:</b> no charge for one annual influenza vaccine.*</p> <p>Adult immunizations covered in network only.</p>

[\* For more information about limitations and exceptions, see the plan or policy document at [www.mebaplans.org](http://www.mebaplans.org).]

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)	
				You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what the plan will pay for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	Balance after Medicare payment is up to 40% <b>co-insurance</b> after <b>deductible</b> is met	Balance after Medicare payment is up to 40% <b>co-insurance</b> after <b>deductible</b> is met	Less reimbursement by Medicare for covered charges, whether or not enrolled in Medicare.*
	Imaging (CT/PET scans, MRIs)	Balance after Medicare payment is up to 40% <b>co-insurance</b> after <b>deductible</b> is met	Balance after Medicare payment is up to 40% <b>co-insurance</b> after <b>deductible</b> is met	Less reimbursement by Medicare for covered charges, whether or not enrolled in Medicare.*
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.mebaplans.org">www.mebaplans.org</a>	Generic drugs	20% <b>coinsurance</b>	20% <b>coinsurance</b>	Prescriptions are limited to 34 days of medications.*
	Preferred brand drugs	20% <b>coinsurance</b> , plus the difference in cost between the brand-name drug and an equivalent generic drug.	20% <b>coinsurance</b> , plus the difference in cost between the brand-name drug and an equivalent generic drug.	
	Non-preferred brand drugs	20% <b>coinsurance</b> , plus the difference in cost between the brand-name drug and an equivalent generic drug.	20% <b>coinsurance</b> , plus the difference in cost between the brand-name drug and an equivalent generic drug.	
	<a href="#">Specialty drugs</a>	20% <b>coinsurance</b> , plus the difference in cost between the brand-name drug and an equivalent generic drug.	20% <b>coinsurance</b> , plus the difference in cost between the brand-name drug and an equivalent generic drug.	Certain specialty prescription drugs, as determined from time to time by the Trustees, provided prior authorization is obtained.*

[\* For more information about limitations and exceptions, see the plan or policy document at [www.mebaplans.org](http://www.mebaplans.org).]

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 have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Balance after Medicare payment is up to 40% <b>co-insurance</b> after <b>deductible</b> is met	Balance after Medicare payment is up to 40% <b>co-insurance</b> after <b>deductible</b> is met	Less reimbursement by Medicare for covered charges, whether or not enrolled in Medicare.*
	Physician/surgeon fees	Balance after Medicare payment is up to 40% <b>co-insurance</b> after <b>deductible</b> is met	Balance after Medicare payment is up to 40% <b>co-insurance</b> after <b>deductible</b> is met	Less reimbursement by Medicare for covered charges, whether or not enrolled in Medicare.*
If you need immediate medical attention	<a href="#">Emergency room care</a>	Balance after Medicare payment is up to 40% <b>co-insurance</b> after <b>deductible</b> is met	Balance after Medicare payment is up to 40% <b>co-insurance</b> after <b>deductible</b> is met	Less reimbursement by Medicare for covered charges, whether or not enrolled in Medicare.*
	<a href="#">Emergency medical transportation</a>	Balance after Medicare payment is up to 40% <b>co-insurance</b> after <b>deductible</b> is met	Balance after Medicare payment is up to 40% <b>co-insurance</b> after <b>deductible</b> is met	Less reimbursement by Medicare for covered charges, whether or not enrolled in Medicare.*
	<a href="#">Urgent care</a>	Balance after Medicare payment is up to 40% <b>co-insurance</b> after <b>deductible</b> is met	Balance after Medicare payment is up to 40% <b>co-insurance</b> after <b>deductible</b> is met	Less reimbursement by Medicare for covered charges, whether or not enrolled in Medicare.*
If you have a hospital stay	Facility fee (e.g., hospital room)	Balance after Medicare payment is up to 40% <b>co-insurance</b> after <b>deductible</b> is met	Balance after Medicare payment is up to 40% <b>co-insurance</b> after <b>deductible</b> is met	Less reimbursement by Medicare for covered charges, whether or not enrolled in Medicare.*
	Physician/surgeon fees	Balance after Medicare payment is up to 40% <b>co-insurance</b> after <b>deductible</b> is met	Balance after Medicare payment is up to 40% <b>co-insurance</b> after <b>deductible</b> is met	Less reimbursement by Medicare for covered charges, whether or not enrolled in Medicare.*

[\* For more information about limitations and exceptions, see the plan or policy document at [www.mebaplans.org](http://www.mebaplans.org).]

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 need mental health, behavioral health, or substance abuse services	Outpatient services	Balance after Medicare 50% <b>co-insurance</b> after <b>deductible</b> has been met	Balance after Medicare 50% <b>co-insurance</b> after <b>deductible</b> has been met	Mental/Behavioral health - Limited to a maximum of 100 visits per 36 consecutive month period.* Substance Abuse: no coverage.
	Inpatient services	Balance after Medicare payment is up to 40% <b>co-insurance</b> after <b>deductible</b> is met	Balance after Medicare 0% co-insurance after deductible has been met	Limited to Mental/Behavioral 3 inpatient days per calendar year, up to additional 18 days if certain criteria is met.
If you are pregnant	Office visits	Balance after Medicare payment is up to 40% <b>co-insurance</b> after <b>deductible</b> is met	Balance after Medicare 40% <b>co-insurance</b> after <b>deductible</b> has been met	Not covered for dependent children.*
	Childbirth/delivery professional services	Balance after Medicare payment is up to 40% <b>co-insurance</b> after <b>deductible</b> is met	Balance after Medicare 40% <b>co-insurance</b> after <b>deductible</b> has been met	Not covered for dependent children.*
	Childbirth/delivery facility services	Balance after Medicare payment is up to 40% <b>co-insurance</b> after <b>deductible</b> is met	Balance after Medicare 40% <b>co-insurance</b> after <b>deductible</b> has been met	Not covered for dependent children.*
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	Balance after Medicare payment is up to 40% <b>co-insurance</b> after <b>deductible</b> is met	Balance after Medicare 40% <b>co-insurance</b> after <b>deductible</b> has been met	Home Health aides not covered.* Less reimbursement by Medicare for covered charges, whether or not enrolled in Medicare.*
	<a href="#">Rehabilitation services</a>	Balance after Medicare payment is up to 40% <b>co-insurance</b> after <b>deductible</b> is met	Balance after Medicare payment is up to 40% <b>co-insurance</b> after <b>deductible</b> is met	Chiropractor and physical therapy visits limited to a combined 40 visits per person per 24 month period.* Less reimbursement by Medicare for covered

[\* For more information about limitations and exceptions, see the plan or policy document at [www.mebaplans.org](http://www.mebaplans.org).]

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)	
				charges, whether or not enrolled in Medicare.*
	<a href="#">Habilitation services</a>	Balance after Medicare payment is up to 40% <b>co-insurance</b> after <b>deductible</b> is met	Balance after Medicare payment is up to 40% <b>co-insurance</b> after <b>deductible</b> is met	Chiropractor and physical therapy visits limited to a combined 40 visits per person per 24 month period.* Less reimbursement by Medicare for covered charges, whether or not enrolled in Medicare.*
	<a href="#">Skilled nursing care</a>	Balance after Medicare payment is up to 40% <b>co-insurance</b> after <b>deductible</b> is met	Balance after Medicare payment is up to 40% <b>co-insurance</b> after <b>deductible</b> is met	Limited to first 30 days after hospitalization within a 12 month period for skilled nursing facility.* Less reimbursement by Medicare for covered charges, whether or not enrolled in Medicare.*
	<a href="#">Durable medical equipment</a>	Balance after Medicare payment is up to 40% <b>co-insurance</b> after <b>deductible</b> is met	Balance after Medicare payment is up to 40% <b>co-insurance</b> after <b>deductible</b> is met	Less reimbursement by Medicare for covered charges, whether or not enrolled in Medicare.*
	<a href="#">Hospice services</a>	Balance after Medicare payment is up to 40% <b>co-insurance</b> after <b>deductible</b> is met	Balance after Medicare payment is up to 40% <b>co-insurance</b> after <b>deductible</b> is met	Coverage is provided only for those who are terminally ill with cancer. Less reimbursement by Medicare for covered charges, whether or not enrolled in Medicare.*
<b>If your child needs dental or eye care</b>	Children's eye exam, glasses, contacts	No Charge	No Charge	Coverage for children under age 19 is limited to one exam and one pair of glasses or contacts per calendar year up to the usual, customary and reasonable charge.* Coverage for children age 19 and over is limited to \$120 per calendar year; however, the balance may be carried over two calendar years, for up to a maximum three-year benefit of \$360.*

[\* For more information about limitations and exceptions, see the plan or policy document at [www.mebaplans.org](http://www.mebaplans.org).]

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)	
	Children's glasses	No Charge	No Charge	Coverage for children under age 19 is limited to one exam and one pair of glasses or contacts per calendar year up to the usual, customary and reasonable charge.* Coverage for children age 19 and over is limited to \$120 per calendar year; however, the balance may be carried over two calendar years, for up to a maximum three-year benefit of \$360.*
	Children's dental check-up	Not Covered	Not Covered	None

### Excluded Services & Other Covered Services:

Services Your <b>Plan</b> Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other <b>excluded services</b> .)		
<ul style="list-style-type: none"> <li>Bariatric surgery</li> <li>Cosmetic surgery</li> </ul>	<ul style="list-style-type: none"> <li>Dental care</li> <li>Long-term care</li> <li>Substance use disorder outpatient services</li> </ul>	<ul style="list-style-type: none"> <li>Private-duty nursing (except in connection with hospice care, home health care of step down units)</li> <li>Weight loss programs</li> </ul>

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <b>plan</b> document.)		
<ul style="list-style-type: none"> <li>Acupuncture*</li> <li>Bariatric surgery (for sailing members only)*</li> <li>Chiropractor care*</li> <li>Hearing aids*</li> </ul>	<ul style="list-style-type: none"> <li>Hearing aids*</li> <li>Infertility treatment*</li> <li>Non-emergency care when traveling outside the U.S.*</li> </ul>	<ul style="list-style-type: none"> <li>Routine eye care (Adult)*</li> <li>Routine foot care*</li> </ul>

**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: the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://www.dol.gov/ebsa), the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov). Other coverage options may be available to you too,

[\* For more information about limitations and exceptions, see the plan or policy document at [www.mebaplans.org](http://www.mebaplans.org).]

including buying individual insurance coverage through the Health Insurance [Marketplace](#). For more information about the [Marketplace](#), visit [www.HealthCare.gov](http://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: MEBA Medical & Benefits Plan 1-800-811-6322 or, [www.mebaplans.org](http://www.mebaplans.org), or the Department of Labor, Employee Benefits Security Administration, at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).

Additionally, a consumer assistance program can help you file your appeal. A list of states with Consumer Assistance Programs is available at [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) and <http://cciio.cms.gov./programs/consumer/capgrants/index.html>.

**Does this plan provide Minimum Essential Coverage? Yes. This plan does provide minimum essential coverage.**

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. This health coverage does meet the minimum value standard for the benefits it provides.**

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, kwijigo holne' [insert telephone number].]

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

## 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](#)      \$250
- [Specialist](#) [cost sharing]      \$20
- Hospital (facility) [cost sharing]      40%
- Other [cost sharing]      40%

**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*)

<b>Total Example Cost</b>	<b>\$7,540</b>
---------------------------	----------------

**In this example, Peg would pay:**

<i>Cost Sharing</i>	
Deductibles	\$250
Copayments	\$
Coinsurance	\$2042
<i>What isn't covered</i>	
Limits or exclusions	\$
<b>The total Peg would pay is</b>	<b>\$2,292</b>

### Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#)      \$250
- [Specialist](#) [cost sharing]      \$20
- Hospital (facility) [cost sharing]      40%
- Other [cost sharing]      40%

**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*)

<b>Total Example Cost</b>	<b>\$5,400</b>
---------------------------	----------------

**In this example, Joe would pay:**

<i>Cost Sharing</i>	
Deductibles	\$
Copayments	\$20
Coinsurance	\$2797
<i>What isn't covered</i>	
Limits or exclusions	\$
<b>The total Joe would pay is</b>	<b>\$2,817</b>

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

## Mia's Simple Fracture

(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$250
- [Specialist](#) [*cost sharing*] \$20
- Hospital (facility) [*cost sharing*] 40%
- Other [*cost sharing*] 40%

This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)

Diagnostic test (*x-ray*)

Durable medical equipment (*crutches*)

Rehabilitation services (*physical therapy*)

<b>Total Example Cost</b>	<b>\$1,450</b>
---------------------------	----------------

In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$250
Copayments	\$180
Coinsurance	\$326
<i>What isn't covered</i>	
Limits or exclusions	\$
<b>The total Mia would pay is</b>	<b>\$756</b>

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.