

AGMA Health Fund

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March 1, 2021

AGMA HEALTH FUND – CHANGES TO PLAN A COVERAGE EFFECTIVE May 1, 2021

Dear AGMA Health Plan A Participant:

The Trustees of the AGMA Health Plan recently conducted a thoughtful review of the benefit plan experience and future cost projections. We are sure that you have heard in the press and social media about how health care expenses continue to rise at a rate greater than that of inflation, and, in particular, prescription expenses have surged ahead at even higher rates for our plan.

After lengthy deliberations, the Trustees have decided to make adjustments to certain benefits in the Aetna coverage, after a long period without such changes. We believe that even with these changes, AGMA Health Plan A will continue to be a very strong plan, particularly when compared with the coverage available through the Marketplaces. Plan A will also continue to provide “minimum value” coverage under the Affordable Care Act.

Starting May 1, 2021, the following changes will go into effect for participants in Aetna’s Open Access Managed Choice plan for the medical services indicated below. Please see the attached Summary of Benefits and Coverage (SBC) for more information.

- The network specialist physician co-pay will increase from \$45 to \$50. The network primary care physician co-pay will remain unchanged at \$30. Participants will continue to not be required to select a primary care physician under the network and no referrals to specialists are required.
- The inpatient per-admission copayment will increase from \$100 to \$200.
- The in-network out of pocket maximum will increase from \$1,500 for individuals and \$3,000 for families to \$3,000 for individuals and \$6,000 for families.
- The out of network deductible will increase from \$1,000 for individuals and \$2,000 for families to \$3,000 for individuals and \$6,000 for families. The out-of-network out of pocket maximum will increase from \$4,000 for individuals and \$8,000 for families to \$6,000 for individuals and \$12,000 for families.
- A \$100 copayment for an outpatient surgical visit will be added.
- 10% coinsurance for durable medical equipment will be added.
- A \$20 copayment for all imaging services (except x-rays) will be added.
- There will be no change in the deductible for in-network services (\$0) and the in-network reimbursement will remain at 100%.
- There will be no changes to the prescription drug coverage.

The Fund Office is working with our Aetna representatives to make the transition as smooth as possible for all members. As a result of this change you will receive a new member card in the mail from Aetna. You will also be able to print your new benefit information by logging in at www.Aetna.com, or digitally display your new information by using the Aetna Mobile app on May 1, 2021. You may call Aetna member

services at (866) 658-2455 for help with this process. You may also email or call our office after May 1 and we will be glad to assist you in obtaining an updated card.

The regular contribution rates are now \$1,061 for individual coverage and an additional \$1,570 for family coverage. COBRA and family rates will be updated as of May 1 and will be sent at the regular billing time.

The health care industry continues to evolve due to changes in the types and costs of services provided by medical professionals and the requirements of laws and regulations. The Trustees actively monitor the status of the Plan A benefit options and seek to provide a plan that offers benefits to our participants who have diverse health care needs. The Trustees seek to provide you with valuable health care coverage in the most efficient and cost-effective manner possible.

* * *

If you have any questions, please contact the Fund Office by phone at 212-765-3664 or e-mail the general Fund Office mailbox at info@agmafunds.org. While our office remains closed due to the COVID-19 pandemic, we continue to work remotely to support you.

Sincerely,

Derek J. Davis
Executive Director
For the Board of Trustees
AGMA Health Fund

Enc: Summary of Benefits and Coverage – 5/1/21



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.HealthReformPlanSBC.com or by calling 1-800-370-4526. 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 <https://www.healthcare.gov/sbc-glossary/> or call 1-800-370-4526 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$0. Out-of-Network: Individual \$3,000 / Family \$6,000.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. Emergency care & <u>prescription drugs</u> are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/
Are there other <u>deductibles</u> for specific services?	Yes. For <u>prescription drug</u> expenses - Individual \$75 / Family \$150. There are no other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	In- <u>Network</u> : Individual \$3,000 / Family \$6,000. Out-of-Network: Individual \$6,000 / Family \$12,000.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	<u>Premiums</u> , balance-billing charges, health care this <u>plan</u> doesn't cover & penalties for failure to obtain <u>pre-authorization</u> for services.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.aetna.com/docfind or call 1-800-370-4526 for a list of in- <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



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
		In-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	\$30 <u>copay</u> /visit, <u>deductible</u> doesn't apply	30% <u>coinsurance</u>	None
	<u>Specialist</u> visit	\$50 <u>copay</u> /visit, <u>deductible</u> doesn't apply	30% <u>coinsurance</u>	None
	<u>Preventive care</u> / <u>screening</u> /immunization	No charge	30% <u>coinsurance</u> , except no charge for routine physical exams & immunizations	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No charge	30% <u>coinsurance</u>	None
	Imaging (CT/PET scans, MRIs)	\$20 <u>copay</u> /visit, <u>deductible</u> doesn't apply	30% <u>coinsurance</u>	None
If you need drugs to treat your illness or condition	Generic drugs	After specific <u>deductible</u> : 20% <u>coinsurance</u> (retail), 15% <u>coinsurance</u> (mail order)	30% <u>coinsurance</u> after <u>copay</u> /prescription, after specific <u>deductible</u> : 20% (retail)	Covers 30 day supply (retail), 31-90 day supply (mail order). Includes contraceptive drugs & devices obtainable from a pharmacy, oral & injectable fertility drugs. No charge for preferred generic FDA-approved women's contraceptives <u>in-network</u> . Review your <u>formulary</u> for prescriptions requiring precertification or step therapy for coverage.
	Preferred brand drugs	After specific <u>deductible</u> : 25% <u>coinsurance</u> (retail), 20% <u>coinsurance</u> (mail order)	30% <u>coinsurance</u> after <u>copay</u> /prescription, after specific <u>deductible</u> : 25% (retail)	

More information about **prescription drug coverage** is available at www.aetnapharmac

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
y.com/standardoptout	Non-preferred brand drugs	After specific deductible: 30% coinsurance (retail), 25% coinsurance (mail order)	30% coinsurance after copay/prescription, after specific deductible: 30% (retail)	First prescription fill at a retail pharmacy or specialty pharmacy. Subsequent fills must be through the Aetna Specialty Pharmacy Network.
	Specialty drugs	Applicable cost as noted above for generic or brand drugs	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$100 copay/visit, deductible doesn't apply	30% coinsurance	None
	Physician/surgeon fees	No charge	30% coinsurance	None
If you need immediate medical attention	Emergency room care	\$150 copay/visit, deductible doesn't apply	\$150 copay/visit, deductible doesn't apply	No coverage for non-emergency use.
	Emergency medical transportation	\$50 copay/trip, deductible doesn't apply	\$50 copay/trip, deductible doesn't apply	Non-emergency transport: not covered, except 30% coinsurance if pre-authorized.
	Urgent care	\$75 copay/visit, deductible doesn't apply	30% coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	\$200 copay/stay, deductible doesn't apply	30% coinsurance	Penalty of \$400 (or 50% of allowed amount) for failure to obtain pre-authorization for out-of-network care.
	Physician/surgeon fees	No charge	30% coinsurance	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office & other outpatient services: no charge	Office & other outpatient services: 30% coinsurance	None
	Inpatient services	\$200 copay/stay, deductible doesn't apply	30% coinsurance	Penalty of \$400 (or 50% of allowed amount) for failure to obtain pre-authorization for out-of-network care.
If you are pregnant	Office visits	No charge	30% coinsurance	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Childbirth/delivery professional services	No charge	30% <u>coinsurance</u>	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.) Penalty of \$400 (or 50% of <u>allowed amount</u>) for failure to obtain <u>pre-authorization</u> for out-of-network care may apply.
	Childbirth/delivery facility services	\$200 <u>copay</u> /stay, <u>deductible</u> doesn't apply	30% <u>coinsurance</u>	
If you need help recovering or have other special health needs	<u>Home health care</u>	No charge	25% <u>coinsurance</u> , <u>deductible</u> doesn't apply	Penalty of \$400 (or 50% of <u>allowed amount</u>) for failure to obtain <u>pre-authorization</u> for out-of-network care.
	<u>Rehabilitation services</u>	\$50 <u>copay</u> /visit, <u>deductible</u> doesn't apply	30% <u>coinsurance</u>	60 visits/calendar year for Physical & Occupational Therapy combined.
	<u>Habilitation services</u>	\$50 <u>copay</u> /visit, <u>deductible</u> doesn't apply	30% <u>coinsurance</u>	None
	<u>Skilled nursing care</u>	\$100 <u>copay</u> /stay, <u>deductible</u> doesn't apply	30% <u>coinsurance</u>	Penalty of \$400 (or 50% of <u>allowed amount</u>) for failure to obtain <u>pre-authorization</u> for out-of-network care.
	<u>Durable medical equipment</u>	10% coinsurance	30% <u>coinsurance</u>	Limited to 1 <u>durable medical equipment</u> for same/similar purpose. Excludes repairs for misuse/abuse.
	<u>Hospice services</u>	\$100 <u>copay</u> /stay for inpatient, <u>deductible</u> doesn't apply; no charge for outpatient	30% <u>coinsurance</u>	Penalty of \$400 (or 50% of <u>allowed amount</u>) for failure to obtain <u>pre-authorization</u> for out-of-network care.
If your child needs dental or eye care	Children's eye exam	\$30 <u>copay</u> /visit, <u>deductible</u> doesn't apply	Not covered	1 routine eye exam/12 months.
	Children's glasses	Not covered	Not covered	Not covered.
	Children's dental check-up	Not covered	Not covered	Not covered.

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.)

- Acupuncture
- Cosmetic surgery
- Dental care (Adult & Child)
- Glasses (Child)
- Hearing aids
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine foot care
- Weight loss programs - Except for required preventive services.

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Bariatric surgery
- Chiropractic care
- Infertility treatment - For more information & exceptions, see policy document provided by your employer.
- Private-duty nursing - 70- 8 hour shifts/calendar year.
- Routine eye care (Adult) - 1 routine eye exam/12 months for in-network only.

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:

- For more information on your rights to continue coverage, contact the plan at 1-800-370-4526.
- If your group health coverage is subject to ERISA, you may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <http://www.dol.gov/ebsa/healthreform>
- For non-federal governmental group health plans, you may also contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov.
- If your coverage is a church plan, church plans are not covered by the Federal COBRA continuation coverage rules. If the coverage is insured, individuals should contact their State insurance regulator regarding their possible rights to continuation coverage under State law.

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 on how 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:

- Aetna directly by calling the toll free number on your Medical ID Card, or by calling our general toll free number at 1-800-370-4526.
- If your group health coverage is subject to ERISA, you may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <http://www.dol.gov/ebsa/healthreform>

- For non-federal governmental group health plans, you may also contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov.
- Additionally, a consumer assistance program can help you file your appeal. Contact information is at: <http://www.aetna.com/individuals-families-health-insurance/rights-resources/complaints-grievances-appeals/index.html>.

Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet 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.

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 \$0
- Specialist copayment \$50
- Hospital (facility) copayment \$100
- Other copayment \$0

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 \$12,700

In this example, Peg would pay:

<u>Cost Sharing</u>	
<u>Deductibles*</u>	\$10
<u>Copayments</u>	\$100
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$170

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

- The plan's overall deductible \$0
- Specialist copayment \$50
- Hospital (facility) copayment \$100
- Other copayment \$0

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 \$5,600

In this example, Joe would pay:

<u>Cost Sharing</u>	
<u>Deductibles*</u>	\$80
<u>Copayments</u>	\$300
<u>Coinsurance</u>	\$1,000
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$1,400

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

- The plan's overall deductible \$0
- Specialist copayment \$50
- Hospital (facility) copayment \$100
- Other copayment \$0

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 \$2,800

In this example, Mia would pay:

<u>Cost Sharing</u>	
<u>Deductibles*</u>	\$10
<u>Copayments</u>	\$400
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$410

*Note: This plan has other deductibles for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above.

Assistive Technology

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 866-393-0002.

Smartphone or Tablet

To view documents from your smartphone or tablet, the free WinZip app is required. It may be available from your App Store.

Non-Discrimination

Aetna complies with applicable Federal civil rights laws and does not unlawfully discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, or disability.

We provide free aids/services to people with disabilities and to people who need language assistance.

If you need a qualified interpreter, written information in other formats, translation or other services, call the number on your ID card.

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator,
P.O. Box 14462, Lexington, KY 40512 (CA HMO customers: P.O. Box 24030, Fresno, CA 93779),
1-800-648-7817, TTY: 711,
Fax: 859-425-3379 (CA HMO customers: 860-262-7705), CRCoordinator@aetna.com.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at 1-800-368-1019, 800-537-7697 (TDD).

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