

**CENTRAL PENNSYLVANIA TEAMSTERS HEALTH AND WELFARE FUND**

**PLAN R7/65**

**SUMMARY OF BENEFITS – EFFECTIVE APRIL 1, 2025**

**NOTE: PLAN R7/65 DOES NOT INCLUDE BENEFITS FOR MENTAL ILLNESS/SUBSTANCE ABUSE, DENTAL, VISION AND HEARING, LIFE INSURANCE TRANSPLANTS, AND SHORT-TERM DISABILITY**

<b><u>BENEFITS</u></b>	<b><u>IN NETWORK</u></b>	<b><u>OUT OF NETWORK</u></b>
Deductible & Out-of-pocket	Each Year	Each Year
Individual Deductible	\$200	\$3,000
Family Maximum Deductible	\$600	\$6,000
Co-Insurance	10% <b>(Durable Medical Equipment and Outpatient Nursing Only)</b>	30%, plus any balances over UCR
Individual Out-of-Pocket Maximum*	\$2,500 plus Deductible	Unlimited
Family Out-of-Pocket Maximum*	\$5,000 plus Deductible	Unlimited
Lifetime Maximum Benefit	Unlimited	Unlimited
<b><u>HOSPITALIZATION</u></b>		
Inpatient Hospitalization Admission	\$100 copay Fund pays 100% of contracted rate	\$100 copay 70% of UCR after deductible
Outpatient Surgical Procedure Facility	\$100 copay Fund pays 100% of contracted rate	\$100 copay 70% of UCR after deductible
Outpatient Surgical Procedure Office	100% of contracted rate	70% of UCR after deductible
Hospital Miscellaneous	100% of contracted rate	70% of UCR after deductible

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<b><u>HOSPITALIZATION</u></b> <b><u>CONTINUED.....</u></b>		
Emergency – Accident	\$100 copay Fund pays 100% of contracted rate	\$100 copay Fund pays 100% of balance
Emergency – Sickness (includes ER/Dr.)	\$100 copay Fund pays 100% of contracted rate	\$100 copay Fund pays 100% of balance
<b><u>DIAGNOSTIC</u></b>	100% of contracted rate	Fund pays 70% of lesser bill or UCR
<b><u>PHYSICIAN’S MEDICAL EXPENSES</u></b> <b><u>INPATIENT</u></b>	100% of contracted rate	70% of UCR after deductible
<b><u>MEDICAL EXPENSES</u></b> <b><u>PHYSICIAN OFFICE VISITS</u></b>		
Basic office visits include: General Practitioner, OB-GYN, Internist, Pediatrician and Doctors of Osteopathy	\$20 copay Fund pays 100% of contracted rate	\$30 copay Fund pays lesser of UCR or billed charges
Specialists	\$30 copay Fund pays 100% of contracted rate	\$55 copay Fund pays lesser of UCR or billed charges
Chiropractors	Fund pays 80% of contracted rate up to 25 visits or \$2,000 maximum, whichever occurs first	Fund pays 80% of lesser of UCR or billed charges up to 25 visits or \$2,000 maximum, whichever occurs first
<b><u>FLU/PNEUMONIA VACCINATIONS</u></b>	100% of contracted rate	Fund pays lesser of UCR or billed charges
<b><u>AMBULANCE</u></b>	\$100 copay	\$100 copay

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<b><u>TRANSPORT/LIFE FLIGHTS</u></b> <b><u>IMMUNIZATIONS</u></b> <b><u>(recommended by the Centers for Disease Control)</u></b>	Fund pays 100% of contracted rate	70% of UCR after deductible
Dependent Children through age 26	100% of contracted rate	Fund pays lesser of UCR or billed charges
Participants and Spouses	100% of contracted rate	Fund pays lesser of UCR or billed charges
Immunizations or injections not on the Centers for Disease Control list	\$15 reimbursement	\$15 reimbursement
<b><u>THERAPY SERVICES</u></b> (Including Physical, Occupational, Speech and Work Hardening)	\$10 copay per visit Fund pays 100% of contracted rate. Limit-3 therapeutic services/visit and 24 visits/person/condition. Extensions reviewed.	\$30 copay per visit. Fund pays lesser of UCR or billed charges. Limit – 3 therapeutic services/visit and 24 visits/person/condition. Extensions reviewed.
<b><u>OUTPATIENT NURSING</u></b>	90% of contracted rate after deductible up to 240 hours in the benefit year. Over 240 hours payable at 50%.	70% of UCR after deductible up to 240 hours in the benefit year. Over 240 hours payable at 50%.
<b><u>DURABLE MEDICAL EQUIPMENT</u></b>	90% of contracted rate after deductible until Out-of-Pocket is reached; then 100%	70% of UCR after deductible
<b><u>DURABLE MEDICAL SUPPLIES</u></b>	90% of contracted rate until Out-of-Pocket is reached; then 100%	90% of UCR

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<b><u>BENEFITS</u></b>	<b><u>IN NETWORK</u></b>	<b><u>OUT OF NETWORK</u></b>
<b><u>PRESCRIPTION DRUGS</u></b>	<b>Retail Pharmacy Copay:</b> \$0 Generic up to a 90-day supply \$15 Brand Preferred/\$30 Brand Non-Preferred for a 34-day supply (see attached list) \$150 Specialty up to a 30-day supply  No CVS or Walgreens  Please see Additional Notes at the end.	<b><u>Copay plus excess over cost:</u></b> \$0 Generic up to a 90-day supply \$15 Brand Preferred/\$30 Brand Non-Preferred for a 34-day supply (see attached list) \$150 Specialty up to a 30-day supply  Please see Additional Notes at the end.

**ADDITIONAL NOTES**

**PRESCRIPTIONS:** Retail Drug Copayments are applicable to 15-day scripts for drugs classified as “Class II” Pain Medications by the FDA.

**DURABLE MEDICAL EQUIPMENT INCLUDES, BUT NOT LIMITED TO:** Oxygen, blood, orthopedic braces, artificial eyes, artificial larynx, prostheses for arms, hands and legs, durable medical equipment, orthotics, and breast prostheses.

**PRE-CERTIFICATION:** Outpatient and inpatient 14 days prior to non-emergency outpatient procedures or inpatient hospitalization.

**REQUIREMENTS FOR OBTAINING RETIRED COVERAGE:**

Effective June 1, 2012, to satisfy the 15 year requirement, you must have two (2) years of continuous coverage immediately prior to your retirement and you must have had coverage for at least thirteen (13) of the prior eighteen (18) years. For purpose of meeting the thirteen (13) year requirement, participation for a twelve (12) month period will be considered participation for a year even if the months are not consecutive.

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**Special Notes:**

- When eligible, all participants and dependents must enroll in Medicare Part A and Part B. Medicare is always primary and this Plan is considered secondary.**
- Transplants are only covered if the transplant was performed while the participant/dependent was covered under an active Plan.**

**\* The individual and Family Out-of-Pocket Maximums are balances that the participant is responsible for with respect to benefits that are paid under the provisions of the Plan. In addition to these amounts, the participant will be responsible for the payment of all Deductibles, all Copayment amounts, all benefits that exceed dollar limits as set forth in the Plan (for example, visit limits for physical therapy), and any amount billed in excess of the Fund's UCR where applicable.**

Plan R7/65 Summary of Benefits  
Effective 4/1/2025