

Michigan Conference of Teamsters Welfare Fund



Schedule of Benefits Benefit Package 737



Michigan Conference of Teamsters Welfare Fund (MCTWF)

Benefit Package 737

SCHEDULE OF BENEFITS

New Key 3 Medical Benefit	BCBS PPO Network	Non-BCBS PPO Network
Annual Deductible	\$300 per individual \$900 per family	\$600 per individual \$1,800 per family
Annual Out of Pocket Maximum includes medical copay and coinsurance amounts. <small>MCTWF complies with the Affordable Care Act out-of-pocket cost limits*</small>	\$2,000 per individual in excess of deductible \$4,000 per family in excess of deductible	\$4,000 per individual in excess of deductible \$8,000 per family in excess of deductible
In-Patient Hospital Expenses	Covered 80%** of CC subject to deductible for up to 365 days semi-private room or private room if medically necessary	Covered 60%** of MAB subject to deductible for up to 365 days semi-private room or private room if medically necessary
Hospital Emergency Expenses (must meet criteria)	Covered 100% of CC after \$100** copay (waived if admitted)	Covered 100% of MAB after \$100** copay (waived if admitted)
Mental Health & Substance Use Disorder Benefits (must receive prior authorization for inpatient services by calling BCBS at 800-762-2382)	Inpatient Hospital: Covered 80%** of CC subject to deductible Inpatient Physician: Covered 80%** of CC subject to deductible Outpatient Physician: \$20** copay	Inpatient Hospital: Covered 60%** of MAB subject to deductible Inpatient Physician: Covered 60%** of MAB subject to deductible Outpatient Physician: Covered 60%** of MAB subject to deductible
Surgical Expenses	Covered 80%** of CC subject to deductible	Covered 60%** of MAB subject to deductible
Specified Organ Transplant Program Expenses	Covered 100% of CC. Must use a designated facility.	Covered 100% of CC. Must use a designated facility.
Maternity Expenses Pre/Post Natal Delivery	Covered 80%** of CC subject to deductible	Covered 60%** of MAB subject to deductible
Anesthesia Expenses	Covered 80%** of CC subject to deductible	Covered 60%** of MAB subject to deductible
Ambulance Expenses Ground/Air/Water	Covered 80%** of CC subject to deductible	Covered 80%** of MAB subject to deductible
X-ray and Diagnostic Testing Expenses	Covered 80%** of CC subject to deductible	Covered 60%** of MAB subject to deductible
Laboratory Expenses Fluids/Pathology/Diagnostic Tests	Covered 80%** of CC subject to deductible	Covered 60%** of MAB subject to deductible
Physician Charges Inpatient Outpatient Primary Care Visit Outpatient Specialist Visit Outpatient Urgent Care Visit MDLIVE Telehealth Consultation	Covered 80%** of CC subject to deductible \$20** copay \$40** copay \$45** copay \$0 copay (\$10** copay waived through 03/31/25)	Covered 60%** of MAB subject to deductible Covered 60%** of MAB subject to deductible Covered 60%** of MAB subject to deductible Covered 60%** of MAB subject to deductible Not Covered
Wellness Benefit Physical / GYN Exam / Well Child Exam	Covered 100% of CC Deductible & coinsurance waived	Covered 60%** of MAB subject to deductible
Wellness Benefit Pap Smear Screening & Mammogram Screening	Covered 100% of CC Deductible & coinsurance waived	Covered 60%** of MAB subject to deductible
Wellness Benefit Child Immunization / Adult Flu Vaccination	Covered 100% of CC Deductible & coinsurance waived	Covered 60%** of MAB subject to deductible
Injection Expenses	Covered 80%** of CC subject to deductible	Covered 60%** of MAB subject to deductible
Chiropractic Expenses	24 spinal manipulations per person annually covered 80% of CC. One mechanical traction per day only with spinal manipulation covered under <i>Physical, Speech & Occupational Therapy Expenses</i> . One "new patient" office visit every 36 months and one "established patient" office visit annually, per chiropractor, covered under <i>Physician Charges - Outpatient/Office Visit</i> .	24 spinal manipulations per person annually covered 60% of MAB. One mechanical traction per day only with spinal manipulation covered under <i>Physical, Speech & Occupational Therapy Expenses</i> . One "new patient" office visit every 36 months and one "established patient" office visit annually, per chiropractor, covered under <i>Physician Charges - Outpatient/Office Visit</i> .

New Key 3 Medical Benefit	BCBS PPO Network		Non-BCBS PPO Network	
Hearing Aid Expenses	Covered 80%** of CC subject to deductible, up to \$1,500 per person, per ear every 2 years		Covered 80%** of MAB subject to deductible, up to \$1,500 per person, per ear every 2 years	
Outpatient Cancer Treatment (e.g. chemotherapy & radiation therapy)	Covered 80%** of CC subject to deductible		Covered 60%** of MAB subject to deductible	
Physical, Speech & Occupational Therapy Expenses	Covered 80%** of CC subject to deductible		Covered 60%** of MAB subject to deductible	
Home Health Care Expenses	Covered 80%** of CC subject to deductible		Covered 80%** of MAB subject to deductible	
Skilled Nursing Facility Expenses	80%** eligible expenses subject to deductible for room and board and other medical services up to 730 days reduced by 2 times the number of days in hospital.		80%** eligible expenses subject to deductible for room and board and other medical services up to 730 days reduced by 2 times the number of days in hospital.	
Hospice Care Expenses	Covered 80%** of CC subject to deductible		Covered 80%** of MAB subject to deductible	
Durable Medical Equipment and Medical Supplies Expenses	Covered 80%** of CC subject to deductible		Covered 80%** of scheduled amount subject to deductible	
Prosthetic Devices and Orthotics Expenses	Covered 80%** of CC subject to deductible		Covered 80%** of MAB subject to deductible	
Survivor Health Benefits	Provides up to 36 months of free medical and prescription drug coverage for eligible spouses and dependent children of participants who die while actively covered under a MCTWF medical benefits package. Coverage will mirror the benefits provided to the deceased participant’s MCTWF participating group.		Provides up to 36 months of free medical and prescription drug coverage for eligible spouses and dependent children of participants who die while actively covered under a MCTWF medical benefits package. Coverage will mirror the benefits provided to the deceased participant’s MCTWF participating group.	
New Rx2 Prescription Drug Benefit	Caremark Pharmacy Network			
Generic Preferred Brand Non-Preferred Brand	Covered in full after the below applicable copay at a participating retail or mail order pharmacy.			
	Retail & Mail Up to 34 days	Retail 90 & Mail 35 - 60 days	Retail 90 61 - 90 days	Mail 61 - 90 days
	\$10 copay	\$20 copay	\$30 copay	\$20 copay
	\$20 copay	\$40 copay	\$60 copay	\$45 copay
	\$35 copay	\$70 copay	\$105 copay	\$80 copay
Other Benefit(s)	Coverage			
Benefit Bank Weeks	Receive 6 benefit bank weeks for the period of 04/01/2024 through 03/31/2027.***			

CC (Contracted Charges) means the agreed upon fees between MCTWF and in-network providers.

MAB (Maximum Allowable Benefit) means the portion of the amount billed by an out-of-network provider that has been established as the benefit package maximum payable amount, subject to deductible, coinsurance and co-payments.

* In accordance with the Affordable Care Act, effective January 1, 2017, all MCTWF Actives Plan medical and prescription drug benefits combined in-network out-of-pocket costs are subject to calendar year limits. Out-of-pocket costs refer to deductibles, copay and coinsurance amounts (but not contribution payments, or out-of-network cost-sharing or balance bill payments). Once a calendar year limit is reached, coverage must be provided for the balance of the year without further out-of-pocket costs for in-network medical and prescription drug benefits. The limits for 2024 are \$9,450 per individual and \$18,900 per family member. Accumulations toward these statutory out-of-pocket cost limits are tracked on each MCTWF Explanation of Benefits (EOB) form and in each MCTWF Participant Portal account.

** The co-payments and/or coinsurance payments for these services apply toward the annual out-of-pocket maximum.

*** Participant receives the noted 6 weeks except in cases where a different arrangement was approved by MCTWF, or the participant is contributed on under a MCTWF benefit package with seasonal eligibility requirements, in which case they do not receive benefit bank weeks.

Eligibility for auto-related accidental injuries or illnesses under your MCTWF benefit package will be available only to the extent that claims resulting from the accident are in excess of the greater of (1) the required insurance coverage or other financial protection required under applicable state law, or (2) the benefit limits of any other insurance under which the individual is entitled to coverage. MCTWF will provide benefits pursuant to a signed *MCTWF Assignment, Subrogation and Reimbursement Agreement*, contingent upon the submission of proof that benefits have been exhausted through the auto carrier and/or other insurance available. MCTWF does not provide Qualified Health Coverage.

If you are the operator or occupant of a rental vehicle and other medical coverage is available, no MCTWF benefits will be paid for auto-related accidental injuries or illnesses.

This Schedule of Benefits is not a full statement of covered services under your benefit package. As a general rule, all procedures or services not deemed experimental by the medical community are covered. Contact MCTWF's Member Services Call Center for any benefit questions you may have.

Michigan Conference of Teamsters Welfare Fund
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Alternative Outage Number (800) 482-2219
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