



**Roofers' Local 195 Health and Accident Fund**  
**7706 Maltlage Drive \* Liverpool, NY \* 13090**  
**Phone: (315) 699-1388**

**Coverage Period**

**07/01/2025 – 06/30/2026**

**PLAN A – LOW DEDUCTIBLE PLAN**

**Summary of Benefits and Coverage:**

What this Plan Covers & What it Costs

**Coverage for:** Single; Family \* **Plan Type:** Basic/Major Medical



# Roofers Local 195 Health and Accident Fund Summary of Benefits and Coverage:

What this Plan Covers & What You Pay For Covered Services

## OPTION 1 – Plan A

Coverage Period: 07/01/2025 – 06/30/2026  
Coverage for: Individual, Family | 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, please contact The Fund office at 315-699-1388. 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.rooferslocal195.com](http://www.rooferslocal195.com) or call 1-315-699-1388 to request a copy.


Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	In and Out-of-Network combined: <b>\$500</b> Individual / <b>\$1000</b> Family Applies to the services after the copay is applied.	Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this plan begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	No	You will have to meet the <a href="#">deductible</a> before the plan pays for any services.
Are there other <a href="#">deductibles</a> for specific services?	No	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	\$7,700/15,400 medical \$1,000/\$17,400 Rx	This plan does not have an <a href="#">out-of-pocket</a> limit on your expenses.
What is not included in the <a href="#">out-of-pocket limit</a> ?	Not Applicable	This plan does not have an <a href="#">out-of-pocket</a> limit on your expenses.
Will you pay less if you use a <a href="#">network provider</a> ?	Yes, see <a href="http://www.Aetna.com">www.Aetna.com</a> for a list of network providers.	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get these services.
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 a referral.

**Roofers Local 195 Health and Accident Fund Summary of Benefits and Coverage:**

What this Plan Covers & What You Pay for Covered Services

**Coverage Period: 07/01/2025 – 06/30/2026**

**Coverage for: Medical and RX | Plan Type: \_PPO\_**

 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)	
<b>If you visit a health care <a href="#">provider's</a> office or clinic</b>	Primary care visit to treat an injury or illness	\$15 copay, then 0% coinsurance after deductible	\$15 copay, then 20% coinsurance after deductible	_____ <a href="#">none</a> _____
	<a href="#">Specialist</a> visit	\$15 copay, then 0% coinsurance after deductible	\$15 copay, then 20% coinsurance after deductible	_____ <a href="#">none</a> _____
	<a href="#">Preventive care/screening/immunization</a>	Child: No charge after deductible Adult: \$15 copay, then no charge after deductible	Child: No charge up to the allowed amount, after deductible Adult: \$15 copay, then 20% coinsurance after deductible	_____ <a href="#">none</a> _____
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	10% coinsurance after deductible	20% coinsurance after deductible	_____ <a href="#">none</a> _____
	Imaging (CT/PET scans, MRIs)	10% coinsurance after deductible	20% coinsurance after deductible	Prior Authorization may be required
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.Aetna.com">www.Aetna.com</a>	Generic drugs	\$10 copay per prescription (retail and mail order)		Pharmacy benefits are limited to an annual benefit maximum of 100% of the first \$5,000 per family after applicable Copay, then payable at 80% with an applicable Copay of 20%, not subject to deductible. *Except for Specialty drugs which require a 20% copay. Retail: Limited to a one month supply Mail: Limited to a three month Supply
	Preferred brand drugs	\$15 copay per prescription (retail and mail order)		
	Non-preferred brand drugs	\$15 copay per prescription (retail and mail order)		
	<a href="#">Specialty drugs</a> *	20% coinsurance		

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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)	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	10% coinsurance after deductible	20% coinsurance after deductible	_____none_____
	Physician/surgeon fees	10% coinsurance after deductible	20% coinsurance after deductible	_____none_____
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	10% coinsurance after deductible	10% coinsurance after deductible	_____none_____
	<a href="#">Emergency medical transportation</a>	10% coinsurance after deductible	10% coinsurance after deductible	_____none_____
	<a href="#">Urgent care</a>	10% coinsurance after deductible	10% coinsurance after deductible	_____none_____
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	No charge after deductible	20% coinsurance after deductible	Limit: 70 days per disability Prior Authorization may be required.
	Physician/surgeon fees	\$15 copay, then 10% coinsurance after deductible	\$15 copay (per visit) then 20% coinsurance after deductible	_____none_____
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	\$15 copay, then 10% coinsurance after deductible	\$15 copay then 20% coinsurance after deductible	Precertification required for Substance Abuse treatment
	Inpatient services	No charge after deductible	20% coinsurance after deductible	Precertification required Limit: 70 days per disability
<b>If you are pregnant</b>	Office visits	\$15 copay, then 10% coinsurance after deductible	\$15 copay then 20% coinsurance after deductible	_____none_____
	Childbirth/delivery professional services	No charge after deductible	20% coinsurance after deductible	_____none_____

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**Coverage for: Medical and RX | Plan Type: \_PPO\_**

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)	
	Childbirth/delivery facility services	No charge after deductible	20% coinsurance after deductible	_____none_____
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	No charge after deductible	20% coinsurance after deductible	Limit: 40 Visits per calendar year
	<a href="#">Rehabilitation services</a>	Physical, Occupational and Speech Therapies: 20% coinsurance after deductible	Physical, Occupational and Speech Therapies: 20% coinsurance after deductible	_____none_____
	<a href="#">Habilitation services</a>	Rehabilitation Facility: No charge after deductible. See Rehabilitation	Rehabilitation facility: 20% coinsurance after deductible See Rehabilitation	Limit 70 days per disability combined with Hospital  See Rehabilitation Services
	<a href="#">Skilled nursing care</a>	No charge after deductible	20% coinsurance after deductible	Limit 70 days per disability combined with Hospital
	<a href="#">Durable medical equipment</a>	20% coinsurance after deductible	20% coinsurance after deductible	The plan pays for rental not to exceed the purchase price
	<a href="#">Hospice services</a>	No charge up to a maximum of \$200 per day after deductible	No charge up to a maximum of \$200 per day after deductible	Limit: 90 days per calendar year
<b>If your child needs dental or eye care</b>	Children’s eye exam	Not Covered	Not Covered	Pediatric Vision and Dental coverage are based upon the Essential Health Benefits as established under the ADA.
	Children’s glasses	Not Covered	Not Covered	
	Children’s dental check-up	Not covered	Not covered	

Coverage for: Medical and RX | Plan Type: \_PPO\_

**Excluded Services & Other Covered Services:**

<p><b>Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other <u>excluded services</u>.)</b></p>		
<ul style="list-style-type: none"> <li>Acupuncture (except if performed in lieu of anesthesia)</li> <li>Biofeedback, Hypnosis or Hypnotherapy'</li> <li>Chiropractic care</li> <li>Cosmetic surgery</li> </ul>	<ul style="list-style-type: none"> <li>Dental care (Adult)</li> <li>Elective Abortion (unless life threatening to the mother)</li> <li>Infertility treatment</li> <li>Long-term care</li> </ul>	<ul style="list-style-type: none"> <li>Non-emergency care when traveling outside the U.S.</li> <li>Routine eye care (Adult)</li> <li>Weight loss programs</li> </ul>
<p><b>Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)</b></p>		
<ul style="list-style-type: none"> <li>Bariatric surgery (Precertification required)</li> <li>Routine Foot care</li> </ul>	<ul style="list-style-type: none"> <li>Hearing aids</li> </ul>	<ul style="list-style-type: none"> <li>Private duty nursing</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 Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://www.dol.gov/ebsa) or the U.S. Department of Health and Human Services at 1-877-267-2323 x 61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov) . 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](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: Roofers Local 195 Health and Accident Fund at 315-699-1388 or the U.S. Department of Labor, Employee Benefits Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://www.dol.gov/ebsa) or the U.S.

**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 plan does meet the minimum value standards**  
 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](#) \$500
- [Specialist](#) [co-pay] \$15
- Hospital (facility) [Coinsurance] 0%
- Other 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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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**In this example, Peg would pay:**

Cost Sharing	
Deductibles	\$500
Copayments	\$45
Coinsurance	\$400
What isn't covered	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$990</b>

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

- The [plan's](#) overall [deductible](#) \$500
- [Specialist](#) [co-pay] \$15
- Hospital (facility) [Coinsurance] 0%
- Other 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*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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**In this example, Joe would pay:**

Cost Sharing	
Deductibles	\$500
Copayments	\$400
Coinsurance	\$100
What isn't covered	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$1,020</b>

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

- The [plan's](#) overall [deductible](#) \$500
- [Specialist](#) [co-pay] \$15
- Hospital (facility) [Coinsurance] 0%
- Other 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*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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**In this example, Mia would pay:**

Cost Sharing	
Deductibles	\$500
Copayments	\$50
Coinsurance	\$300
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$850</b>

