

# Benefits at a Glance



**Contact the Fund:**

Monday – Friday, 9 AM – 6 PM EST

**(866) 686-0003**

**www.uhh.org**

Have benefit or healthcare questions?

## HealthCheck360 is ready to help you!

**Call HealthCheck360 BEFORE you get certain types of care: (844) 462-7812**

- Save money on specialist copays by getting a referral from your primary care provider (PCP). When your PCP calls us **BEFORE** your specialist visit, your copay gets lowered by half.
- Have your doctor call HealthCheck360 **BEFORE** you get certain types of outpatient care or have an inpatient stay. If you don't, your claim may not be paid.

Medical — Blue Cross Blue Shield PPO	You pay	
Calendar Year Deductible	\$200 per person \$600 per family	\$400 per person \$800 per family
<b>Basic Inpatient and Outpatient Benefits</b>	<b>Network</b>	<b>Non-Network*</b>
Inpatient Hospitalization	\$0 after deductible	40% after deductible
Hospital Outpatient and Diagnostic Services	\$0 after deductible	40% after deductible
Ambulatory Surgical Services	\$0 after deductible	40% after deductible
Skilled Nursing Facility — <i>Up to 70 total days per person each year</i>	\$0 after deductible	40% after deductible
Home Healthcare Services — <i>Up to 200 total visits per person each year</i>	\$0 after deductible	40% after deductible
Hospice Care — <i>Up to 210 total lifetime visits per person</i>	\$0 after deductible	40% after deductible
Hospital Emergency Room	\$0 after deductible	\$0 after deductible
<b>Medical and Surgical Benefits</b>	<b>Network</b>	<b>Non-Network*</b>
Lifetime Maximum Benefit per Person	\$1,000,000	
<b>Preventive Care</b>		
Well Baby Care — <i>For children up to 18 months of age</i>	\$0	Not Covered
Immunizations	\$20 copay	Not Covered
Routine Colonoscopy or Routine PSA Tests — <i>Frequency limits and age restrictions apply</i>	\$0	Not Covered
Preventive Exam — <i>1 per person each year</i>	\$0	Not Covered
<b>Office Visits</b>		
Primary Care Provider (PCP)	\$10 copay	40% after deductible

\*Non-network rates are paid at the allowable amount rate.

Effective 4/1/2024

Specialist — <i>When your PCP calls HealthCheck360 first</i>	\$10 copay	40% after deductible
Specialist — <i>When your PCP DOESN'T call HealthCheck360 first</i>	\$20 copay	40% after deductible
Mental Health/Substance Abuse Office Visit	\$20 copay	40% after deductible
Chiropractic	\$20 copay	40% after deductible
Podiatric Services	\$20 copay	40% after deductible
<b>Urgent Care</b>		
Urgent Care Center	\$20 copay	40% after deductible
Ambulance	First \$50 in charges — \$0 After first \$50 in charges — 40% after deductible	
<b>Other Services and Supplies</b>		
Certified Diabetes Educator — <i>Up to \$200 per person each year</i>	\$0	Not Covered
Registered Dietitian — <i>Up to \$200 per person each year</i>	\$0	Not Covered
Speech and Physical Therapy — <i>Speech therapy for children limited to \$2,500 per person each year</i>	\$0 after deductible	40% after deductible
Durable Medical Equipment	\$0 after deductible	40% after deductible
<b>Formulary Prescription Drug Benefits — Hospitality Rx</b> <i>Available at network pharmacies (not covered at non-network pharmacies like CVS, Longs and Wal-Mart)</i>	<b>Network Retail</b> <i>Up to a 34-day supply</i>	<b>Network Mail Order</b> <i>Up to a 60-day supply</i>
Annual Maximum Benefit	\$47,000 per family	
Covered Immunizations & Smoking Cessation Drugs and Supplies ( <i>including prescription generic over-the-counter products, generic products, and certain brand products</i> )	\$0	
Generic and Some Brand Drugs	\$15 copay	
Preferred and Non-Preferred Drugs	\$30 copay	
Select Specialty and Biosimilar Drugs* <i>Current pharmacy benefit provider will actively manage and determine drugs in tier.</i>	Not Covered	<b>Generic:</b> \$15 copay <b>Brand:</b> 25% coinsurance
<b>Non-Formulary Prescription Drugs and Supplies</b>	Not covered unless an exception is approved	

<b>Vision Benefits — What You Pay</b>		
Benefits covered once every calendar year	Davis Vision Network Provider	Non-Network Provider
Eye Exam	\$0 copay	\$0 copay; \$75 maximum
Retinal Imaging	\$20 copay	Not covered
Lenses	\$0 copay	\$0 copay; \$175 maximum for all materials, evaluations, and fittings combined
Frames	\$0 copay for Davis collection Fashion, Designer, or Premier frames; \$150 benefit maximum for all other frames	
Elective Contact Lenses, in lieu of Glasses	\$0 copay for Davis collection contacts; \$150 benefit maximum, plus \$60 benefit maximum for the evaluation and fitting, for all other contacts	
Medically Necessary Contact Lenses	\$0 copay	

<b>Dental — Delta Dental PPO</b> <i>Only available to certain grandfathered retirees and their dependents</i>	
Covered services	You Pay
Calendar Year Deductible	\$25 per person \$100 per family
Dental Services (Non-Orthodontic) Calendar Year Maximum Benefit	\$2,000 per person
Diagnostic and Preventive Services	\$0
Emergency Palliative Services	\$0
Minor & Major Restorative Services	20% after deductible
Prosthetic Services	20% after deductible
Orthodontic Services <i>Children under age 19 only</i>	40%
Orthodontic Lifetime Maximum Benefit	\$500 per child
<b>Life Insurance</b> <i>Only available to certain grandfathered retirees</i>	
Life Insurance	The Plan pays \$5,000
<b>Hearing Aid Benefit</b>	
Maximum benefit every 3 calendar years	Plan pays 100% up to \$3,000

\*Specialty drugs are only available through the specialty mail order pharmacy or the Atlantic City Health Center. However, if you take specialty medications as part of your HIV treatment plan, you may be able to receive an exception to use your network retail pharmacy instead.