Automobile Mechanics' Local #701 Welfare Fund
Premier Plan Schedule of Benefits (July 1, 2025 Edition)

Comprehensive Medical Benefit (Active Employees and their Dependents)	
Deductibles	
• Calendar Year Deductible	$500 per person; $1,500 per family[1]
• Non-PPO Hospital Deductible	$500 per person for each non-Emergency admission to a Non-PPO Hospital (in addition to the calendar year deductible)
Calendar Year Out-of-Pocket Maximums[2]	
• PPO – Major Medical – Prescription Drug[3]	 $5,000 per person; $10,000 per family $4,200 per person; $8,400 per family
• Additional Non-PPO Maximum	$3,000 per person; $11,300 per family
Calendar Year Plan Maximums	
• Chiropractic/Spinal Care	24 visits per person
• Nutritional Counseling[4]	12 visits per person
• Rehabilitative Physical Therapy	20 visits per person[5]
• Rehabilitative Speech Therapy (to restore normal speech)	30 visits per person
• Habilitative Outpatient Physical and Speech Therapy	30 visits for Speech Therapy or a combined 70 visits for Speech and Physical Therapy
Special Benefit Maximums	
• Hospital Daily Room and Board	Single room rate
• Non-PPO Hospital Intensive Care	Full Reasonable and Customary Rate
• Hearing Aid Program	$2,500 per person every three years
• Infertility Treatment[6]	$10,000 per person per lifetime

Comprehensive Medical Benefit (Active Employees and their Dependents)		
Type of Service	**PPO Provider**	**Non-PPO Provider**
• Outpatient Pre-Admission Tests	Plan pays 100%; no deductible	Plan pays 100%; no deductible
• Hospital Inpatient and Outpatient Surgeries and Hospital Inpatient Services	Plan pays 80%	Plan pays 65%
• Emergency Room or Emergency Services for an Emergency Medical Condition	Plan pays 80% after $400 deductible which is waived if admitted	Plan pays 80% of the lesser of the amount billed or the Qualifying Payment Amount ("QPA") after $400 deductible which is waived if admitted Plan pays 65% if not an Emergency after $400 deductible which is waived if admitted
• Ground Ambulance	Plan pays 80%	Plan pays 80%
• Air Ambulance	Plan pays 80%	Plan pays 80% of the lesser of the amount billed or the QPA
• Preventive Services	Plan pays 100%; no deductible	Not covered
• Non-Hospital Services (e.g., Office Visits, Lab Tests)	Plan pays 80%	Plan pays 65%
• Chiropractic[7]	Plan pays 80% for up to 24 visits per person per calendar year	Plan pays 65% for up to 24 visits per person per calendar year
• Substance Abuse Treatment[8] – Inpatient – Outpatient	 Plan pays 90% Plan pays 80%	 Plan pays 70% Plan pays 70%
• Mental Health Treatment – Inpatient – Outpatient	 Plan pays 90% Plan pays 80%	 Plan pays 70% Plan pays 70%

[1] If you are a newly organized Employee, you may be able to use amounts toward annual deductibles under your prior health coverage toward your calendar year deductible under the Plan if your Employer previously made arrangements with the Fund and if you submit substantiation records of such expenses to the Fund Office within 90 days of the date you are first eligible for Active Benefits under the Plan.

[2] Excludes amounts paid for non-covered expenses.

[3] The prescription drug calendar year out-of-pocket maximum will be adjusted annually so that the combined out-of-pocket maximums for prescription drugs and major medical equal the maximum permitted under the Affordable Care Act ("ACA").

[4] Must be referred by a licensed Physician prior to being covered. Only visits with a Physician, licensed nutritionist, or registered dietician provider will be covered.

[5] Rehabilitative Physical Therapy will be approved in excess of the Calendar Year Plan Maximum if approved in advance by pre-certification, case management, and utilization review. To ensure you receive the maximum benefits available under the Plan, you should ask your Physician to contact Conifer Health prior to receiving treatment.

[6] Expenses to determine Infertility are not included under the lifetime maximum.

[7] Chiropractic/spinal care includes all services and supplies for care of the back, neck, spine, and vertebrae.

[8] Inpatient treatment is covered if it is provided by a Hospital or approved Residential Treatment Facility.

• Hearing Aid Program	Plan pays 100% up to $2,500 per person every three years	Plan pays 100% up to $2,500 per person every three years
• Ambulatory Surgical Center	Plan pays 80%	Not covered
• Other Covered Medical Expenses	Plan pays 80%	Plan pays 65%
• Overweight or Obesity Condition-Related Expenses[9]	Plan pays 50%	Not covered
• Telemedicine Services	Plan pays 100% with no deductible for specifically contracted services with Teladoc; Plan pays 80% for all other network providers (excludes physical therapy)	Plan pays 65% (excludes physical therapy)
• Imaging Procedures (CT/PET scans, MRIs)	Plan pays 100% with no deductible if the Plan's designated imaging provider is used; Plan pays 80% for non-contracted providers	Plan pays 65%
Prescription Drug Benefits (Active Employees and Dependents)		
Calendar Year Out-of-Pocket Maximum for Prescription Drugs[10]	$4,200 per person; $8,400 per family	
Network Retail Pharmacies	**For up to a 30-day supply, you pay:**	
• Generic Medication	25% ($5 minimum/$20 maximum)	
• Preferred Brand Drug	30% ($25 minimum/$100 maximum)	
• Non-Preferred Brand Drug	35% ($31.25 minimum/ $125 maximum)	
Mail Order Service or Network Retail Pharmacies	**For up to a 90-day supply, you pay:**	
• Generic Medication	25% ($15 minimum/$60 maximum)	

• Preferred Brand Drug	30% ($75 minimum/$300 maximum)
• Non-Preferred Brand Drug	35% ($93.75 minimum/$375 maximum)
• Specialty Drugs	100% co-insurance. If co-insurance assistance is unavailable for a drug, the co-insurance defaults to the tiered structure shown above
• Immunizations administered through the Fund's pharmacy benefits manager	Plan pays 100% (please see SPD for a list of specific covered immunizations)
• Diabetic Testing Supplies and Syringes	Plan pays 100%
Dental Benefits (Active Employees and Dependents)	
Calendar Year Maximum (not applicable to preventive oral care for eligible Dependent children under age 19)	$1,000 per person
Calendar Year Deductible	
• Routine Dental Services	$25 per person
• All Other Covered Dental Services	None
Copayment Percentages	
• Routine Dental Services	100%
• Basic Dental Services	50%
• Major Dental Services and Orthodontia	Not covered

Vision Benefits (Active Employees and Dependents)		
	Network Provider	**Non-Network Provider**
Complete Eye Exam (One per calendar year)	100%; no deductible	Plan pays up to $25 per person
Lenses and Frames or Contact Lenses (every 2 years)	Plan pays up to $100 maximum per person every 2 years	Not covered
Lasik Surgery	Plan pays up to $250 per eye for $500 total allowance after 15% discount if surgery performed at network provider	Not covered

[9] Expenses for treatment rendered in connection with overweight or obesity conditions are covered in limited circumstances. Please see the full Summary Plan Description for further information about the circumstances in which such expenses are covered under the Plan.

[10] The prescription drug calendar year out-of-pocket maximum will be adjusted annually so that the combined out-of-pocket maximums for prescription drugs and major medical equal the maximum permitted under the Affordable Care Act ("ACA").

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Weekly Disability Benefits (Active Employees Only)[11]	
Benefit Amount	$500 per week for up to 26 weeks
Benefits Begin • For immediate disability due to an accidental and non-occupational Injury	First day
• For disabilities due to non-occupational Illness	Eighth day
Death Benefit (Active Employees and Totally Disabled Former Active Employees Only)[12]	
Amount	$40,000
Accidental Death & Dismemberment Benefit (Active Employees Only) [12]	
• Death • Both Hands • Both Feet • One Hand and One Foot • Entire Sight of Both Eyes • One Hand and Entire Sight of One Eye • One Foot and Entire Sight of One Eye	$40,000
• One Hand • One Foot • Entire Sight of One Eye	$20,000

[11] No benefits shall be paid for any period during which you are receiving a pension or disability pension from the Automobile Mechanics' Local No. 701 Union and Industry Pension Plan.

[12] The death and accidental death & dismemberment benefit is available to the following classes of active employees: active employees covered under a CBA, non-bargaining unit and alumni active employees of the Local #701 Welfare Fund, Pension Fund, Union, and Training Fund.