
 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, call 1-800-JBT-HELP (1-800-528-4357) or see www.jointbenefittrust.com. 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.dol.gov/ebsa/healthreform or call 1-800-JBT-HELP to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u>?	\$300/person or \$750/family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u>?	Yes. <u>Preventive care</u> , <u>hospice services</u> , substance abuse services, and outpatient <u>prescription drugs</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/
Are there other <u>deductibles</u> for specific services?	Yes. \$50/person or \$100/family for dental. There are no other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u>?	Medical plan <u>network providers</u> : \$3,000/individual, \$6,000/family; <u>Prescription drugs</u> (in-network): \$3,600/individual, \$7,200/family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u>?	<u>Premiums</u> , <u>balance-billing</u> charges, penalties for failure to obtain <u>preauthorization</u> , all services provided by <u>out-of-network providers</u> inside California except in the case of a true medical emergency, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .

Important Questions	Answers	Why This Matters:
Will you pay less if you use a <u>network provider</u>?	Yes. See www.anthem.com/ca or call 1-833-346-3365 for a list of medical and behavioral health <u>network providers</u> in the state of California. For Blue Card medical <u>network providers</u> outside of California, call 800-810-2583. Call Teamsters Alcohol/Drug Rehabilitation Program (TARP) at 1-800-522-8277 for substance abuse <u>providers</u> . Call Landmark Healthcare at 1-800-638-4557 for chiropractic providers. Call the Administrative Office at 1-800-528-4357 for the mammography <u>network</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays. Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u>?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

 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)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	20% <u>coinsurance</u>	Not covered.	None.
	<u>Specialist</u> visit	20% <u>coinsurance</u>	Not covered.	None.
	<u>Preventive care/screening/immunization</u>	No charge. <u>Deductible</u> does not apply.	Not covered.	<ul style="list-style-type: none"> You may have to pay for services that aren't <u>preventive</u>. Check with the Administrative Office regarding whether the services needed are considered preventive. Then check what your <u>plan</u> will pay for. Mammograms must be done through the Mammography <u>network</u> (rather than Anthem) in order to be paid as a <u>preventive service</u>. Maximum <u>Plan</u> payment for a mammogram is \$163/exam.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	20% <u>coinsurance</u>	Not covered.	Maximum <u>Plan</u> payment for a mammogram is \$163/exam.
	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u>	Not covered.	<u>Preauthorization</u> of certain diagnostic imaging and tests is required to avoid a penalty of nonpayment.

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)		
<p>If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.caremark.com</p>	Formulary Generic drugs	Deductible does not apply. Retail pharmacy for 30 day supply: \$10 <u>copayment</u> per fill.	Not covered	<ul style="list-style-type: none"> • <u>Preauthorization</u> required for certain drugs (including opioids) or the <u>plan</u> will not pay for the prescription. • No charge for FDA-approved formulary generic contraceptives. No charge for formulary brand name contraceptives if a <u>formulary generic</u> is medically inappropriate. No charge for a non-formulary contraceptive if <i>both</i> a <u>formulary generic</u> and <u>formulary brand</u> contraceptive are medically inappropriate). 	
	Formulary Brand drugs (Preferred brand drugs)	Deductible does not apply. Retail pharmacy for 30 day supply: \$20 <u>copayment</u> per fill.	Not covered		
	Non-formulary drugs (Non-preferred brand drugs and Non-preferred generic drugs)	Not covered	Not covered		You pay 100% for these drugs, even in-network.
	Specialty drugs	Deductible does not apply. \$40 <u>copayment</u> per fill.	Not covered		<u>Preauthorization</u> required for certain Specialty Drugs or the plan will not pay for the prescription.
<p>If you have outpatient surgery</p>	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u>	Not covered.	<u>Preauthorization</u> is required for certain procedures.	
	Physician/surgeon fees	20% <u>coinsurance</u>	Not covered.	None.	

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)	
If you need immediate medical attention	<u>Emergency room care</u>	20% <u>coinsurance</u>	Medical emergency: 20% <u>coinsurance</u> Non-emergency: Not covered.	Professional/physician charges may be billed separately.
	<u>Emergency medical transportation</u>	20% <u>coinsurance</u>	Medical emergency: 20% <u>coinsurance</u> Non-emergency: Not covered.	None.
	<u>Urgent care</u>	20% <u>coinsurance</u>	Not covered.	None.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	Not covered.	<ul style="list-style-type: none"> • Elective hospital admission requires <u>preauthorization</u> to avoid a 50% reduction in your benefit. • Maximum <u>Plan</u> payment is \$35,000 for a single routine total hip or knee replacement.
	Physician/surgeon fees	20% <u>coinsurance</u>	Not covered.	None.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	<ul style="list-style-type: none"> • Mental Health 20% <u>coinsurance</u> • Substance Abuse services: No charge, <u>deductible</u> does not apply. 	Not covered.	None.
	Inpatient services	<ul style="list-style-type: none"> • Mental Health 20% <u>coinsurance</u> • Substance Abuse services: No charge, <u>deductible</u> does not apply. 	Not covered.	Elective admission for mental health and residential treatment program admission requires <u>preauthorization</u> to avoid a 50% reduction in your benefit. Elective admission for substance abuse services requires <u>preauthorization</u> by TARP.

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)	
If you are pregnant	Office visits	No charge, <u>deductible</u> does not apply.	Not covered.	<ul style="list-style-type: none"> • Cost sharing does not apply for <u>preventive services</u> (well-woman pre-conception or prenatal care). • Maternity care may include tests and services described somewhere else in the SBC (i.e., ultrasound). • Prenatal care (other than certain preventive <u>screenings</u>) and childbirth/delivery is not covered for dependent children. • <u>Preauthorization</u> required only if hospital stay is more than 48 hours for vaginal delivery or 96 hours for C-section.
	Childbirth/delivery professional services	20% <u>coinsurance</u>	Not covered.	
	Childbirth/delivery facility services	20% <u>coinsurance</u>	Not covered.	
If you need help recovering or have other special health needs	<u>Home health care</u>	20% <u>coinsurance</u>	Not covered.	<u>Preauthorization</u> of home health care services is required.
	<u>Rehabilitation services</u>	20% <u>coinsurance</u>	Not covered.	<u>Preauthorization</u> is required for inpatient admission and outpatient physical therapy after 20 visits. If you fail to get your inpatient admission preauthorized, benefits could be reduced by 50%.
	<u>Habilitation services</u>	Not covered.	Not covered.	You pay 100% of this service, even in- <u>network</u> .
	<u>Skilled nursing care</u>	20% <u>coinsurance</u>	Not covered.	<u>Preauthorization</u> of skilled nursing facility admission is required to avoid a 50% reduction in your benefit.
	<u>Durable medical equipment</u>	20% <u>coinsurance</u>	Not covered.	<u>Preauthorization</u> is required for <u>durable medical equipment</u> costing over \$1,000.
	<u>Hospice services</u>	No charge. <u>Deductible</u> does not apply.	Not covered.	Covered if life expectancy is less than 6 months.

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)	
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered.	You pay 100% of this service, even in-network.
	Children's glasses			
	Children's dental check-up	Covered under a separate dental plan.	Covered under a separate dental plan.	If you work for an employer other than Olam contact the Administrative Office for information regarding your dental plan. If you are an Olam employee, contact Olam for information regarding your dental plan.

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

<ul style="list-style-type: none"> • Cosmetic surgery • Dental care (provided under a separate dental plan) • Glasses (Child) (Adult covered under a separate vision plan) • <u>Habilitation services</u> • Hearing Aid 	<ul style="list-style-type: none"> • Infertility treatment • Long-term care • Non-emergency care when traveling outside the U.S. (excluding Mexico) • Non-<u>Formulary</u> Drugs (Non-preferred brand drugs and Non-preferred generic drugs) 	<ul style="list-style-type: none"> • Private-duty nursing • Routine eye care (Child) (Adult covered under a separate vision plan) • Routine foot care • Spouse coverage (Non-Olam) • Weight loss programs (except as required by the health reform law)
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Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

<ul style="list-style-type: none"> • Acupuncture (<u>Preauthorization</u> is required after 20th visit per year) 	<ul style="list-style-type: none"> • Bariatric surgery • Chiropractic care (\$680/person annual maximum for care received from Landmark and Anthem providers combined) 	<ul style="list-style-type: none"> • Hearing Aid (Employee only) \$500/ear every 3 years • Spouse coverage (Olam only)
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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 Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. 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 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: the Administrative Office at 1-800-JBT-HELP (1-800-528-4357) or see www.jointbenefittrust.com. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

Does this plan provide Minimum Essential Coverage? Yes

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

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.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-JBT-HELP (1-800-528-4357).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-JBT-HELP (1-800-528-4357).

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-JBT-HELP (1-800-528-4357).

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 \$300
- Specialist coinsurance 20%
- Hospital (facility) coinsurance 20%
- Other coinsurance 20%

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*)

Total Example Cost \$12,800

In this example, Peg would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$300
<u>Copayments</u>	\$30
<u>Coinsurance</u>	\$2,230
<i>What isn't covered</i>	
Limits or exclusions	\$10
The total Peg would pay is	\$2,570

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

- The plan's overall deductible \$300
- Specialist coinsurance 20%
- Hospital (facility) coinsurance 20%
- Other coinsurance 20%

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*)

Total Example Cost \$7,400

In this example, Joe would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$300
<u>Copayments</u>	\$520
<u>Coinsurance</u>	\$530
<i>What isn't covered</i>	
Limits or exclusions	\$30
The total Joe would pay is	\$1,380

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

- The plan's overall deductible \$300
- Specialist coinsurance 20%
- Hospital (facility) coinsurance 20%
- Other coinsurance 20%

This EXAMPLE event includes services like:

- Emergency room care (*including medical supplies*)
- Diagnostic test (*x-ray*)
- Durable medical equipment (*crutches*)
- Rehabilitation services (*physical therapy*)

Total Example Cost \$1,900

In this example, Mia would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$300
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$330
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$630

NOTE: These numbers assume the patient does not participate in the plan's Chronic Disease Management Program. If you participate in the plan's Chronic Disease Management Program, you may be able to reduce your cost. For more information about the Chronic Disease Management Program, please contact the Administrative Office at 1-800-JBT-HELP (1-800-528-4357) or see www.jointbenefittrust.com.