

Northern California General Teamsters Security Fund
PLAN E PLUS
Medical/Rx only

PPO MEDICAL PLAN Annual Deductible* Annual Out-of-Pocket Maximum - Medical and Rx Combined	Anthem Blue Cross Prudent Buyer Network \$1,400 per person / \$2,800 per family \$2,500 per person / \$5,000 per family for PPO Providers, then 100% for calendar year (combined with prescription drugs)
<i>*Note: NCGTSF requires that employers participating in Plan E Plus contribute a minimum of ½ the employee’s annual deductible to the employee’s Health Savings Account (HSA) over the course of the calendar year.</i>	
Hospital Benefits Hospital Facility Charges Emergency Room Outpatient Surgery Center Mental Health/Substance Abuse Skilled Nursing Facility	After deductible met, then 100% PPO Inpatient & Outpatient / 50% Non-PPO Facilities 100% 100% PPO / Not Covered at Non-PPO Facilities 100% PPO / 50% Non-PPO 100% to a maximum of 120 days per disability period
Preventive Care Benefits	Deductible does not apply 100% Benefit at PPO Providers only / No benefit at Non-PPO providers
Medical Benefits PPO Providers Doctor Visits Specialists and Urgent Care X-Ray and Lab Ambulance Surgeons and Anesthesiologists Outpatient Mental Health Alcohol and Substance Abuse Blood Screening Telemedicine Chiropractic Physical, Speech, Occupational Therapies	After deductible met, then 80% Benefit for PPO Providers; 100% Benefit after out-of-pocket is met Payable as Medical* Payable as Medical* Payable as Medical* Payable as Medical* Payable as Medical* Payable as Medical* Payable as Medical* 100% Benefit thru WellnessFX 100% Benefit thru PlushCare Payable as Medical* - \$1,500 calendar year maximum Payable as Medical* - 24 visits calendar year maximum
<i>*Non-PPO Medical Plan benefits are payable at 50% of reasonable allowance, unless emergency or otherwise indicated.</i>	
PRESCRIPTION DRUGS (WellDyne) Retail & Mail – up to 100 day supply	After deductible met, then Generics: 80% Benefit; 100% after out-of-pocket is met Brand: 70% Benefit; 100% after out-of-pocket is met
EMPLOYEE LIFE	\$10,000 Life Insurance and \$10,000 AD&D