

# Summary of Medical Benefits

## Masonry Welfare Trust Fund

1/1/2014

Standard PPO Plan	In-Network Provider	Out-of-Network Provider*
Annual Deductible (Individual/Family)	\$300 Individual/\$900 Family	
Annual Out-of-Pocket Maximum (Individual/Family)	\$3,000 Individual/ \$9,000 Family	\$4,500 Individual/ \$13,500 Family
<b>Preventive Services</b>		
Wellness Benefit (Active Members Only)	\$600 Calendar Year Maximum (not subject to deductible)	
Dependents and Retirees	80%	70%
Immunizations - Participating Pharmacies	100% (no copay)	
Immunizations - Office Visits	80%	70%
<b>Professional Services</b>		
Office Visits	80%	70%
Urgent Care Visits	80%	70%
Surgeon Office Visits	80%	70%
Chiropractic and Acupuncture (\$500 calendar year maximum)	80%	70%
<b>Maternity Services (Pre-Certification required)</b>		
Physician Global Delivery	80%	70%
Hospital Stay	80%	70%
Dependents	Not Covered	
<b>Inpatient Services (Pre-Certification required)</b>		
Inpatient Care	80%	70%
Skilled Nursing Facility Care	80%	70%
Specified Imaging (MRI, CT, CAT, PET scans)	80%	70%
Chemical Dependency Care	80%	70%
Mental Health Care - Inpatient (15 day maximum per 24-months)	80%	70%
Mental Health Care - Residential (20 day maximum per 24-months)	80%	70%
<b>Outpatient Services</b>		
Hospital Visits	80%	70%
Diagnostic X-Ray and Lab	80%	70%
Chemical Dependency Visits	80%	70%
Mental Health Visits (40 visits per 24-months)	80%	70%
<b>Emergency Services</b>		
Hospital Emergency Visits (6 visits annually)	80%	70%
<b>Other Covered Services</b>		
Physical, Occupational, and Speech Therapies (Pre-Certification required)	80%	70%
Durable Medical Equipment/Prosthetics (Pre-Certification required for charges over \$500)	80%	70%
Ambulance Services (6 trips annually)	80%	70%
Hospice Visits	80%	70%
Home Health Visits (Pre-Certification required)	80%	70%

\*Out-of-Network coverage is subject to Usual and Customary charges for the services.

This is a benefit summary only. For more details on benefits, please contact our Claims Department @ 503-254-4022 or 1-800-591-8326.  
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