

Pensioned Operating Engineers H&W Fund – HMO SBC Supplement for 2015 (Schedule I)

*The benefits described below are provided by the Trust Fund and are **in addition to the benefits provided by your HMO Plan.***

Common Medical Event	Services You May Need	Your Cost If You Use a		Limitations & Exceptions
		Plan Provider	Non-Plan Provider	
If you have mental health, behavioral health, or substance abuse needs	Substance use disorder outpatient services	20% co-insurance	Not Covered	Subject to all plan limitations. You must use an Assistance Recovery Program Provider (ARP).
	Substance use disorder inpatient services	20% co-insurance	Not Covered	Elective hospital admission requires precertification if you are not Medicare eligible. You must use an Assistance Recovery Program Provider (ARP).

This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.oetrustfunds.org or by calling the Trust Fund Office at 1-800-251-5013 or the Alameda Fringe Benefits Service Center toll-free at (800) 532-2105 or (510) 748-7450 for supplemental benefits.