

## California Ironworkers Field Welfare Plan - SBC Supplement for Health Plan of Nevada (HPN) (2014)

*The benefits described below are provided by the Welfare Plan and are in addition to the benefits provided by HPN.*

| Common Medical Event                          | Services You May Need | Your Cost If You Use a   |  | Limitations & Exceptions   |
|---|-----------------------|--|--|--|
|   |                       | Plan Provider  | Non-Plan Provider  |  |
| <b>If your child needs dental or eye care</b> | Eye exam              | <i>VSP</i> : \$25 co-payment;<br><i>Spectera</i> : \$10 co-payment;<br>deductible does not apply   | 100% co-insurance on charges above the VSP or Spectera allowed amount;<br>deductible does not apply  | You must enroll in VSP or Spectera to have coverage. Exam limited to once every 12 months.   |
|   | Glasses               | <i>VSP</i> : 100% of charges over the Plan allowance for frames (or contacts).<br><i>Spectera</i> : \$10 co-payment plus 100% of charges over the Plan allowance for frames (or contacts); deductible does not apply | 100% co-insurance for charges above VSP or Spectera allowed amounts for out-of-network providers (you will pay more if you do not use a participating provider; deductible does not apply) | You must enroll in Spectera or VSP to have coverage. <i>VSP</i> : glasses (or contacts) allowed once every 12 months; allowance for frames (or contacts) is \$150; <i>Spectera</i> : frames allowed once every 24 months, lenses allowed once every 12 months; allowance for frames is \$130 (\$105 for contacts). |
|   | Dental check-up       | <i>Fee-for-Service Dental PPO Plan</i> : no charge after \$50 dental deductible. <i>For Dental HMO plans</i> see Open Enrollment Plan Comparison.  | <i>Fee-for-Service Dental PPO Plan</i> : 20% co-insurance after \$50 dental deductible. <i>For Dental HMO plans</i> see Open Enrollment Plan Comparison.                                   | Benefits are available through a contract with Delta Dental. Alternatively, you can enroll in one of the Plan's dental HMO plans.  |