



Plumbers & Pipefitters Local 421 Health & Welfare Fund

What you pay?

We understand the importance of knowing and understanding the cost of healthcare. So that there is no confusion, each amount or coinsurance percentage on this document references the cost to you.



Health Reimbursement Account (HRA)

Maximum HRA distribution per year is \$1,000. You can roll over your balance up to a maximum of \$3,000. HRA funds can be used for deductibles, copays, coinsurance, COBRA, self-pay, dental, and vision.

HRA claims must be filed within 12 months of the date of service!

HRA funds are forfeited after 12 months with no eligibility in the H&W Plan!

Annual Deductible & Out of Pocket

Individual Deductible: \$750
Family Deductible: \$1,500
Individual Out of Pocket: \$3,000
Family Out of Pocket: \$6,000

Prescriptions

There are no copays for prescription drugs. All prescription drugs have a 20% coinsurance

Coinsurance and Copays

- \$25 copay per PCP Office Visit
- \$200 copay per ER visit
- In-network coinsurance: 20%
- Out of Network coinsurance: 40%
- Out of Area coinsurance: 30%

Short Term Disability

Employee Only Benefit – Dependents are not eligible to collect disability.

There is a 7-day waiting period for all benefits (except Service employees after an accident)

The maximum benefit period is 26 weeks.

All Short Term Disability payments have FICA taxes deducted.