

# IDAHO PIPE TRADES TRUST

Administrative Office

Idaho Pipe Trades  
Health & Welfare Trust  
LU 296 & LU 648



Plumbers & Pipefitters  
Pension Trust  
LU 296 LU 648 LU 41

June 9, 2022

## Health and Welfare Plan Highlights

### Medical and Behavioral Health

Deductible: \$500 person / \$1,500 family  
Out-of-Pocket (OOP) Maximum:  
In-network: \$3,720 person / \$7,440 family  
Out-of-network: \$7,500 person  
Coinsurance: 20% In-network, 30% Out-of-network  
Physician Office Copays: \$25 plus coinsurance

### Dental

Deductible: \$75 person  
Preventive Expenses: 0%  
Class A Expenses: 20% after the deductible  
Class B Expenses: 50% after the deductible  
Annual Benefit Maximum:  
\$1,500 per adult, unlimited for ages 18 and under  
Orthodontia: \$1,500 lifetime benefit maximum

### Hearing

Coinurance: 20% In-network, 30% Out-of-network  
Benefit Maximum: \$750 per ear every 3 years

### Short-term Disability

Benefit designed to protect against loss of income from inability to work due to Injury, Illness, or pregnancy.

#### Eligibility:

- Active Participants only
- Eligible for health coverage when disabled
- Cannot perform duties of own occupation due to Injury, Illness, or pregnancy
- Under direct and continuous care of a Physician

Weekly Benefit: \$300

Waiting Period: 1 week

Benefit Period: 26 weeks

Hour bank is frozen while receiving benefits

Exclusions apply

### Prescription Drug

OOP Maximum (In-network): \$2,880 person / \$5,760 family  
Generic: \$20 Retail, \$40 Mail Order  
Preferred Brand Name: \$40 Retail, \$80 Mail Order  
Non-Preferred Brand Name: \$70 Retail, \$140 Mail Order  
Mail Order is up to a 90-day supply  
Specialty Drugs: 10% of the discounted cost of the drug through OptumRx Specialty program, with a maximum of \$120

### Vision

Annual Eye Exam: 0% In-network  
The plan pays up to the following once every two years:  
Lenses: \$70-\$160 (varies by type)  
Frames: \$50  
Contacts: \$150 (in lieu of glasses, includes lens fitting)  
ProTec safety glasses covered in full (once every two years)

### Preventive Care

Preventive care services are covered at 100% in-network and are not subject to the deductible or copays. In general, this includes, but is not limited to:

- Well-child visits
- Routine adult physicals/wellness exam (one per year ages 19+)
- Breast cancer screening (1 mammogram every 2 years ages 50+)
- Cervical cancer screening (1 per year ages 21-65)
- Colon and rectal cancer screening (for adults ages 45-75)
- Lung cancer screening (age 50-80 at high risk)
- Birth control devices and procedures for women
- Immunizations, including annual flu shots and shingles vaccines
- Preventive care drugs and supplements
- Routine dental services (2 exams per year, x-rays, prophylaxis and fluoride, sealants)
- Vision care for children up to age 19

All amounts listed above reflect Participant share of the cost and assume services and supplies are provided by an in-network provider, unless otherwise indicated. **The Plan does not cover all services and supplies, and exclusions apply. A description of the Plan's eligibility rules, benefits and limitations is in the Idaho Pipe Trades Health & Welfare Plan and Summary Plan Description dated January 1, 2017 and Summaries of Material Modifications issued since then.**