

# Pipeline Industry Benefit Fund: Plan 3, Retiree with Medicare

Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services


Coverage Period: 01/01/2025-12/31/2025

Coverage for: Individual + Family | Plan Type: Supplement



The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, [www.pibf.org](http://www.pibf.org) or by calling 1-918-280-4800. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [co-insurance](#), [co-payment](#), [deductible](#), [provider](#), or other underlined terms, see the Glossary. You can view the Glossary at [www.pibf.org](http://www.pibf.org) or call 1-918-280-4800 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	\$0	See the chart starting on page 2 for your costs for services this plan covers.
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. Outpatient services and stand-alone benefits.	This plan covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount, but a co-insurance may apply. For example, this plan covers certain stand-alone benefits without cost-sharing, and before you meet your <a href="#">deductible</a> , such as Chiropractic, Non-Surgical Physical Therapy, and Sterilization Benefit (member or dependent spouse only). See a list of covered stand-alone Benefits at <a href="https://pibf.org/wp-content/uploads/SPD2019.pdf">https://pibf.org/wp-content/uploads/SPD2019.pdf</a>
Are there other <a href="#">deductibles</a> for specific services?	Yes. \$250 person, \$500 family for prescription drug coverage. \$500 person, \$1,000 family for in-patient hospital service. There are no other specific <a href="#">deductibles</a> .	You must pay all of the costs for these services up to the specific <a href="#">deductible</a> amount before this plan begins to pay for these services. Check your policy or plan document to see when the <a href="#">deductible</a> starts over (usually, but not always, January 1 <sup>st</sup> ). See the chart starting on page 2 for how much you pay for covered services after you meet the <a href="#">deductible</a> .
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	\$5,000	The <a href="#">out-of-pocket limit</a> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the <a href="#">out-of-pocket limit</a> ?	Premiums, balance-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	No.	This plan treats <a href="#">providers</a> the same in determining payment for the same services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	Some of the services this plan does not cover are listed on page 5. See your policy or plan document for additional information about <a href="#">excluded services</a> .

 All [co-payment](#) and [co-insurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you visit a health care <a href="#">provider's</a> office or clinic</b>	Primary care visit to treat an injury or illness	No co-pay 20% co-insurance	Not Applicable.	Your plan follows Medicare guidelines
	<a href="#">Specialist</a> visit	No co-pay 20% co-insurance	Not Applicable.	Your plan follows Medicare guidelines
	<a href="#">Preventive care/screening/immunization</a>	No co-pay 20% co-insurance	Not Applicable.	Your plan follows Medicare guidelines
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	No co-pay 20% co-insurance	Not Applicable.	Your plan follows Medicare guidelines
	Imaging (CT/PET scans, MRIs)	No co-pay 20% co-insurance	Not Applicable.	Your plan follows Medicare guidelines
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.pibf.org">www.pibf.org</a>	Generic drugs	\$5 minimum co-pay; or 30% co-insurance at retail. 20% co-insurance for mail order	30% co-insurance	31-90 day supply (retail and mail). If generic is available and you choose a preferred brand, a penalty may apply resulting in additional cost to you.
	Preferred brand drugs	\$5 minimum co-pay; or 30% co-insurance at retail. 20% co-insurance for mail order	30% co-insurance	31-90 day supply (retail and mail). If generic is available and you choose a preferred brand, a penalty may apply resulting in additional cost to you.
	Non-preferred brand drugs	\$5 minimum co-pay; or 30% co-insurance at retail. 20% co-insurance for mail order	30% co-insurance	31-90 day supply (retail and mail). If generic is available and you choose a preferred brand, a penalty may apply resulting in additional cost to you.
	<a href="#">Specialty drugs</a>	\$5 minimum co-pay; or 30% co-insurance at retail. 20% co-insurance for mail order	30% co-insurance	30 day supply (retail and mail). If generic is available and you choose a preferred brand, a penalty may apply resulting in additional cost to you.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	20% co-insurance	Not Applicable.	Your plan follows Medicare guidelines
	Physician/surgeon fees	20% co-insurance	Not Applicable.	Your plan follows Medicare guidelines

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.pibf.org](http://www.pibf.org)

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	20% co-insurance	Not Applicable.	Your plan follows Medicare guidelines
	<a href="#">Emergency medical transportation</a>	20% co-insurance	Not Applicable.	Your plan follows Medicare guidelines
	<a href="#">Urgent care</a>	20% co-insurance	Not Applicable.	Your plan follows Medicare guidelines
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	20% co-insurance	Not Applicable.	Your plan follows Medicare guidelines
	Physician/surgeon fees	20% co-insurance	Not Applicable.	Your plan follows Medicare guidelines
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	20% co-insurance	Not Applicable.	Your plan follows Medicare guidelines, Substance abuse - Not covered
	Inpatient services	20% co-insurance	Not Applicable.	Your plan follows Medicare guidelines, Substance abuse - Not covered
<b>If you are pregnant</b>	Office visits	20% co-insurance	Not Applicable.	Coverage limited to member or spouse.
	Childbirth/delivery professional services	20% co-insurance	Not Applicable.	Coverage limited to member or spouse.
	Childbirth/delivery facility services	20% co-insurance	Not Applicable.	Coverage limited to member or spouse.
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	20% co-insurance	Not Applicable.	Your plan follows Medicare guidelines
	<a href="#">Rehabilitation services</a>	20% co-insurance	Not Applicable.	Your plan follows Medicare guidelines
	<a href="#">Habilitation services</a>	Not covered.	Not covered.	Limited coverage for treatment of developmental delay.
	<a href="#">Skilled nursing care</a>	20% co-insurance	Not Applicable.	Your plan follows Medicare guidelines
	<a href="#">Durable medical equipment</a>	20% co-insurance	Not Applicable.	Your plan follows Medicare guidelines
	<a href="#">Hospice services</a>	20% co-insurance	Not Applicable.	Your plan follows Medicare guidelines
<b>If your child needs dental or eye care</b>	Children's eye exam	Not covered.	Not covered.	Retiree plan does not cover routine vision coverage.
	Children's glasses	Not covered.	Not covered.	Retiree plan does not cover routine vision coverage.
	Children's dental check-up	Not covered.	Not covered.	Retiree plan does not include dental coverage.

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.pibf.org](http://www.pibf.org)

## Excluded Services & Other Covered Services:

### Services Your [Plan](#) Generally Does NOT Cover (Check your policy or [plan](#) document for more information and a list of any other [excluded services](#).)

- Acupuncture
- Cosmetic surgery
- Habilitation services
- Gene therapy
- Infertility treatment
- Long-term care
- Private-duty nursing
- Hearing aids
- Substance use disorder
- Weight loss programs
- Dental care
- Routine eye care

### Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- Bariatric surgery
- Chiropractic care
- Most coverage provided outside the United States. See [www.pibf.org](http://www.pibf.org) or call 1-918-280- 4800
- Routine immunizations
- Non-emergency care when traveling outside the U.S.

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: [Oklahoma, HHS, DOL, and/or other applicable agency contact information]. Other coverage options may be available to you, too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318- 2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: [www.pibf.org](http://www.pibf.org) or by calling 1-918-280-4800.

### Does this plan provide Minimum Essential Coverage? [Yes]

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

### Does this plan meet the Minimum Value Standards? [Yes]

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

## Language Access Services:

[Spanish (Español): Para obtener asistencia en Español, llame al 1-918-280-4890

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-918-280-4890

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-918-280-4890

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-918-280-4890

*To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.*

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About these Coverage Examples:



**This is not a cost estimator.** Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost-sharing](#) amounts ([deductibles](#), [co-payments](#) and [co-insurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

### Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

- The [plan's](#) overall [deductible](#) \$750
- [Specialist \[cost sharing\]](#) 20%
- Hospital (facility) [\[cost sharing\]](#) 20%
- Other [\[cost sharing\]](#) 20%

This EXAMPLE event includes services like:

- [Specialist](#) office visits (*prenatal care*)
- Childbirth/Delivery Professional Services
- Childbirth/Delivery Facility Services
- [Diagnostic tests](#) (*ultrasounds and blood work*)
- [Prescription drugs](#)
- [Specialist](#) visit (*anesthesia*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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In this example, Peg would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$750
<a href="#">Co-payments</a>	\$0
<a href="#">Co-insurance</a>	\$2390
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$3140</b>

### Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$250
- [Specialist \[cost sharing\]](#) 20%
- Hospital (facility) [\[cost sharing\]](#) 20%
- Other [\[cost sharing\]](#) 20%

This EXAMPLE event includes services like:

- [Primary care physician](#) office visits (*including disease education*)
- [Diagnostic tests](#) (*blood work*)
- [Prescription drugs](#)
- [Durable medical equipment](#) (*glucose meter*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$250
<a href="#">Co-payments</a>	\$0
<a href="#">Co-insurance</a>	\$1070
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$1320</b>

### Mia's Simple Fracture

(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$250
- [Specialist \[cost sharing\]](#) 20%
- Hospital (facility) [\[cost sharing\]](#) 20%
- Other [\[cost sharing\]](#) 20%

This EXAMPLE event includes services like:

- [Emergency room care](#) (*including medical supplies*)
- [Diagnostic test](#) (*x-ray*)
- [Prescription drugs](#)
- [Durable medical equipment](#) (*crutches*)
- [Rehabilitation services](#) (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$250
<a href="#">Co-payments</a>	\$0
<a href="#">Co-insurance</a>	\$510
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$760</b>

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.