



Medical Benefits

At a Glance



You may not have all these benefits. Your benefits are determined by your collective bargaining agreement and your enrollment choices. If you have questions about your coverage or your specific benefits, call **855-405-3863**.

Blue Cross Blue Shield		Gold Plan	
WHAT'S COVERED		WHAT YOU PAY—Network	WHAT YOU PAY—Non-network
Office Visits			
Preventive Care		\$0 copay	Not covered
Primary Care Provider <i>(includes all care received during visit)</i>		\$20	50%
Teladoc <i>(telehealth)</i>		\$0	Not covered
Specialist <i>(all care received during visit)</i>		\$40	50%
Mental Health/Substance Abuse		\$20	50%
Chiropractic Services <i>(Up to 12 visits per year)</i>		\$20	Not covered
Diabetes Education		\$0	Not covered
Emergency, Urgent Care, and Inpatient Services			
Urgent Care Center		\$40	50%
ER for Emergency <i>(waived if admitted)</i>		\$150	
Ground Ambulance <i>(2 trips per year)</i>		\$150 / trip	
Air Ambulance		\$150 / trip	
Inpatient Hospitalization		\$250 per day <i>(\$750 max per admission)</i>	50%
Skilled Nursing Facility <i>(Up to 30 days per year)</i>		\$250 per day <i>(\$750 max per admission; less any copays paid for hospital inpatient stays immediately preceding the SNF confinement)</i>	50%
Outpatient Services			
Outpatient Surgery	\$150 ambulatory surgical center	50%	
	\$250 hospital		
Physical and Occupational Therapy <i>(Up to 60 visits per year, combined)</i> <i>Visit limits for physical and occupational therapy will not apply to therapy primarily for mental health or substance abuse treatment.</i>	\$20 office or non-hospital facility		
	\$40 hospital outpatient		
Speech Therapy <i>(Up to 30 visits per year)</i> <i>Visit limits for speech therapy will not apply to therapy primarily for mental health or substance abuse treatment.</i>	\$20 office or non-hospital facility		
	\$40 hospital outpatient		
Infusion Medication and Chemotherapy	\$0 home		
	\$20 office or infusion center		
	20% hospital outpatient <i>(max of \$200 per visit)</i>		
Kidney Dialysis	\$0 home or dialysis center		
	20% hospital outpatient <i>(max of \$200 per visit)</i>		
Radiation Therapy	20%		

Medical <i>(continued)</i>	Gold Plan	
WHAT'S COVERED	WHAT YOU PAY—Network	WHAT YOU PAY—Non-network
Lab and Imaging Services		
Laboratory Services and Radiology <i>No extra copays when part of an office visit</i>	\$20 office or non-hospital lab	50%
	\$80 hospital outpatient	
Diagnostic Imaging <i>(CT, MRI, PET)</i>	\$150 office or non-hospital facility	
	\$250 hospital outpatient	
Other Care and Expenses		
Home Health Care Visit <i>(Up to 30 visits per year)</i>	\$0	50%
Hospice Care	\$0	50%
Podiatric Orthotics <i>\$500 max every 24 months</i>	\$0	Not covered
Durable Medical Equipment	25%	Not covered
Formulary Prescription Drug Benefits True Choice network excludes CVS and certain other chains and independents <i>(non-formulary prescription drugs and supplies are not covered)</i>		
Generic and some Brand drugs	\$5 copay per prescription	Not covered
Preferred Drugs	\$15 copay per prescription	
Non-Preferred Drugs	\$30 copay per prescription	
Select Specialty and select biosimilar drugs	Generic: \$5 copay per prescription Brand: 25% coinsurance per prescription	
Other		
Medical Deductible	\$0	
Network Out-of-Pocket Spending Limit Once your cost sharing for network covered expenses reaches these limits, the Plan pays 100% for most of your covered network expenses for the rest of the year <i>(see your SPD for expenses that don't count)</i> .		Medical \$2,000 individual; \$6,000 family
		Pharmacy \$1,600 individual; \$3,200 family

855-405-3863
www.hospitalityplan.org

This document is an easy-to-read summary and does not include all benefits. If you want more details about your benefits or want to find out which treatments/services require prior authorization, please refer to your Summary Plan Description (SPD) or call UNITE HERE HEALTH.



Non-Medical Benefits



At a Glance

PPO Dental, Vision, Short-Term Disability, Life and AD&D

Dental and vision offered as a bundled package

Dental Delta Dental PPO		
Call Delta Dental PPO at 800-323-1743	WHAT YOU PAY—Network	WHAT YOU PAY—Non-network
Diagnostic and Preventive Care <i>Includes routine exams, cleanings and x-rays</i>	\$0	30% of charges
Basic Restorative Care <i>Includes fillings, root canals, periodontics, bridge/crown repair</i>	20% of charges, after deductible	40% of charges, after deductible
Major Restorative Care <i>Includes crowns, bridges, jackets, implants, dentures</i>	50% of charges, after deductible	60% of charges, after deductible
Orthodontic Care	Plan pays 50% of charges up to a \$2,500 lifetime maximum	
Calendar Year Deductible	\$50 per person; \$150 per family <i>(does not apply to diagnostic, preventive and orthodontic care)</i>	
Maximum Benefit Per Person <i>Calendar year</i>	Plan pays up to \$2,000 <i>(does not apply to exams for persons under age 19)</i>	

+

Vision VSP		
Benefits available every 12 months	WHAT YOU PAY	
	VSP Network	Non-network
Eye Exam	\$0 copay	Reimbursed up to \$45
Frames, Lenses, or Contacts	Glasses: \$25 Copay (lenses and/or frames only); \$175 frame allowance Up to \$50 copay for Elective Contact Lens Exam \$175 contact lens allowance	Frames reimbursed up to \$70 Single Vision Lenses reimbursed up to \$30 Bi-Focal Lenses reimbursed up to \$50 Tri-Focal Lenses reimbursed up to \$65 Lenticular Lenses reimbursed up to \$100 Elective Contact Lenses reimbursed up to \$120

You may not have all these benefits. Your benefits are determined by your collective bargaining agreement and your enrollment choices. If you have questions about your coverage or your specific benefits, contact your health fund.

855-405-3863
www.hospitalityplan.org

Short-Term Disability	
Employees only	WHAT THE PLAN PAYS
*Short-Term Disability <i>1st day accident/8th day illness</i>	\$200-400/week; 26-week max

Life and AD&D	
Employees only	WHAT THE PLAN PAYS
*Life Insurance	\$10,000 - \$30,000
*Accidental Death & Dismemberment Insurance	

*Benefit amount depends on your CBA.



Non-Medical Benefits

At a Glance



HMO Dental, Vision, Short-Term Disability, Life and AD&D

Offered as a bundled package

Dental DeltaCare (DHMO)		+	Vision VSP		
Choose a network dentist! Call Delta Dental HMO: 800-422-4234	WHAT YOU PAY		Benefits available every 12 months	WHAT YOU PAY	
				VSP Network	Non-network
Routine Oral Exams/Cleanings	\$0 copay	Eye Exam	\$0 copay	Reimbursed up to \$45	
Most X-Rays	\$0 copay	Frames, Lenses, or Contacts	Glasses: \$25 Copay (lenses and/or frames only); \$175 frame allowance Up to \$50 copay for Elective Contact Lens Exam \$175 contact lens allowance	Frames reimbursed up to \$70 Single Vision Lenses reimbursed up to \$30 Bi-Focal Lenses reimbursed up to \$50 Tri-Focal Lenses reimbursed up to \$65 Lenticular Lenses reimbursed up to \$100 Elective Contact Lenses reimbursed up to \$120	
Fillings Amalgam	\$0 copay				
Crowns One replacement per person every 5 years	\$35–\$195 copay, depending on type				
Root Canal	\$45–\$220 copay, depending on type				
Orthodontics 24-month max	\$1,700 copay for children under age 19 \$1,900 copay for adults age 19 and older				
Coverage for network benefits only; no deductible; no non-orthodontic maximum					

Short-Term Disability		Life and AD&D	
Employees only	WHAT THE PLAN PAYS	Employees only	WHAT THE PLAN PAYS
*Short-Term Disability 1st day accident/8th day illness	\$200-\$400/week; 26-week max	*Life Insurance	\$10,000 - \$30,000
		*Accidental Death & Dismemberment Insurance	

*Benefit amount depends on your CBA.

You may not have all these benefits. Your benefits are determined by your Collective Bargaining Agreement (CBA, Union contract) and your enrollment choices. All of the information in this Benefits at a Glance is based on the Plan Document. However, in the event of a conflict between this document and the Plan Document, the Plan Document will govern. If you have questions about your coverage or your specific benefits, contact your health fund.

855-405-3863
www.hospitalityplan.org



Prior authorization rules *by place of service*

For Prior Authorization, please contact NEVADA HEALTH SOLUTIONS:

Phone: **855-487-0353** toll free

Fax: **866-201-5601**

<https://www.nevadahealthsolutions.org>

Call UNITE HERE HEALTH at **855-405-3863** to verify benefits and eligibility.

Prior authorization is required for:

In Office
All hematology/oncology services
Hyperbaric treatment
Orthotic & prosthetic appliances over \$500
Radiology services: CT/CTA, Discography, MRI/MRA, PET Scans
Varicose veins
TMJ procedures, orthognathic surgery
Physical Therapy - Prior authorization will not be required for the first 12 visits. Any visits beyond 12 will require prior authorization.
Speech and Occupational therapy
Sleep Studies
End stage renal disease treatment facility
Dialysis
Home health and home infusion services
All skilled services in a home setting
Inpatient
All inpatient admissions (except inpatient and residential behavioral health services, 2 day Vaginal Deliveries and 4 day Cesarean Sections)
All admissions to skilled nursing, acute rehabilitation, and long term acute care facilities
Outpatient hospital
Hyperbaric treatment
Radiology services: CT/CTA, Discography, MRI/MRA, PET Scans
Hematology/oncology services
Dialysis

Outpatient hospital continued
Prior authorization for Physical Therapies will not be required for the first 12 visits. Any visits beyond 12 will require prior authorization
Speech and Occupational therapies
Sleep studies
All surgery & invasive diagnostic procedures performed in surgery area (except colonoscopy/sigmoidoscopy/EGD)
Ambulatory surgery center
All outpatient surgery or procedures (except colonoscopy/sigmoidoscopy/EGD)
Additional services
All transplant services (including consults)
All genetic testing
All air ambulance transports
Medical foods for inborn errors of metabolism
Durable Medical Equipment items over \$500 (whether rented or purchased)
All clinical trials
Applied Behavior Analysis (ABA) Therapy - Your doctor will need to call HealthCheck 360 at 1-844-462-7812 to start the approval process before you can receive ABA therapy.

This table is only a general guideline to UHH Plans prior authorization requirements.

This list may be updated from time to time. It is the provider's responsibility to check for updates. If the procedure billed is not the procedure approved, there may be no payment. The presence or absence of a procedure code and/or service on this list does not determine benefits or coverage for your patient.

Verification of benefits and eligibility should be obtained by calling UNITE HERE HEALTH at **855-405-3863**.

NOTIFICATION ONLY:
Inpatient and Residential Behavioral Health services