











Vour Benefit Plan



YOUR HEALTH BENEFITS PLAN

This is your health benefits package. The Plan is provided to you by Freedomcare to statisfy the wage parity obligation. This plan is administered by Total Plan Concepts. Please read it carefully and call (800) 507-1433 with any questions.

FINDING YOUR PLAN

There are seven levels for benefit plans. Here's how we determine which benefit level you will be enrolled in, according to the amount of wage-parity hours you accumulate each month:

> \$210+ monthly wage parity= Plan A, Dental and Vision \$181-\$209 monthly wage parity= Plan B, Dental and Vision \$151-\$180 monthly wage parity= Plan C, Dental and Vision \$120-\$150 monthly wage parity= Plan D, Dental and Vision \$90 -\$120 monthly wage parity= MEC, Dental and Vision \$30-\$89 monthly wage parity= Dental and Vision \$0-\$29 monthly wage parity = Vision

Once you've been enrolled with the program, you will receive an ID card in the mail. The card will appear the same across all benefit tiers. Therefore, please call Total Plan Concepts customer service at (800) 507-1433 to find out which benefit plan you are enrolled with.

There is no option to opt out of this program.

We will reassess your enrollment monthly, based on the non-overtime hours you worked during that month. In order to maintain consistent enrollment within plan tiers, your total monthly wage parity dollars will be averaged across 30.416 days each month. Any wages you receive which are above the prevailing minimum wage will reduce your benefit eligibility.

HOW IT WORKS

Your health benefit plan features a wide array of primary care doctors and specialists to choose from. The Plan will only cover office visits at a Magnacare-contracted doctor. You may visit any doctor in the Magnacare network, show them your card with the Magnacare logo, and they will simply charge you your plan's copay. The plan's deductible will not apply to office visits. **You will not pay a copay for preventive care.** The plan pays for an annual exam in full, as well as screenings and counseling services for members at appropriate age or risk status, in accordance with the Affordable Care Act.

This Plan pays for covered inpatient and outpatient hospital services at hospitals included within the Plan's Hospital List, which may be found within this benefit booklet. The Plan will pay the hospital an amount equal to the Maximum Allowable Charge. Most of the time, this will result in hassle-free services at the provider you chose. In the event the provider bills you for the difference in charges, an Member Advocate will address those for you. Call (800) 507-1433 if you feel you've been charged more than you should pay according to your plan. Only care rendered at the Plan's listed Hospitals will be paid by the Plan, with the exception of emergency room services.

To the extent the Plan provides coverage for medical and surgical benefits with respect to a mastectomy, it will also provide coverage for reconstructive surgery in a manner determined in consultation with the attending doctor and the patient. Coverage includes reconstruction of the breast on which the mastectomy was peformed, surgery and reconstruction of the other breast to produce a symmetrical appearance, and prostheses and treatment of physical complications at all stage of the mastectomy, including lymphedemas. The applicable coinsurance, copays, plan maximums and requirements apply to reconstructive surgery in connection with a mastectomy and follow those established for comparable benefits under the plan.

DENTAL PLAN

The dental plan does not include a provider network, so you may visit the dentist of your choice. Your dentist should submit a Dental Claim Form to Total Plan Concepts using Payer ID 80900. Or, you may request reimbursement if you pay up front for your dental visit. Benefits for the dental plan are based off a fee schedule and are limited to the service codes included in the Schedule. The dental plan fee schedule may be found with this brochure. Please bring the Dental Fee Schedule to your dental visit. For reimbursement, email your receipt to claims@freedomcareny.com.

VISION PLAN

The vision program covers one annual eye exam at a Magnacare participating provider. Simply show the provider your ID card, and pay a \$10 copay. The plan will also reimburse you \$50 per year for the lenses or frames of your choice. For reimbursement, email your receipt with your name and member ID to claims@freedomcareny.com.



HOSPITAL LIST

New Jersey Monmouth Medical Center 300 2nd Ave, Long Branch, NJ 07740 600 River Ave, Lakewood, NJ 08701 **Robert Wood Johnson Medical Center** Robert Wood Johnson Pl, New Brunswick, NJ 08901 865 Stone St, Rahway, NJ 07065 120 Albany St #360, New Brunswick, NJ 08901 60 Cooke Ave, Carteret, NJ 07008 110 Rehill Ave, Somerville, NJ 08876 1 Hamilton Health Pl, Hamilton Township, NJ .08690 **Morristown Medical Center** 100 Madison Ave, Morristown, NJ 07960 John F Kennedy 65 James St, Edison, NJ 08820 Newark Beth Israel 201 Lyons Ave, Newark, NJ 07112 **Clara Mass Medical Center** 1 Clara Maass Dr, Belleville, NJ 07109 **Jersey City Medical** 355 Grand St, Jersey City, NJ 07302 **Bayonne Hospital Center** 29 E 29th St, Bayonne, NJ 07002 **Christ Hospital** 176 Palisade Ave, Jersey City, NJ 07306 East Orange General Hospital 300 Central Ave, East Orange, NJ 07018 Trinitas Regional Medical Center 225 Williamson St, Elizabeth, NJ 07202

Brooklyn

Maimonides Medical Center 4802 10th Avenue Brooklyn, NY 11219 **New York Presbyterian** 506 Sixth Street Brooklyn, NY 11215 **Kings County Hospital** 451 Clarkson Ave, Brooklyn, NY 11233 SUNY Downstate 450 Clarkson Ave, Brooklyn, NY 11203 New York Community Hospital of Brooklyn 2525 Kings Hwy, Brooklyn, NY 11229 Mount Sinai Brooklyn 3201 Kings Hwy, Brooklyn, NY 11234 **Coney Island Hospital** 2601 Ocean Pkwy, Brooklyn, NY 11235 Wyckoff Heights 374 Stockholm St, Brooklyn, NY 11237

Kingsbrook Jewish 585 Schenectady Ave, Brooklyn, NY 11203 Woodhull Medical 760 Broadway, Brooklyn, NY 11206 Lutheran 150 55th St, Brooklyn, NY 11220 Mount Sinai Hospital 3201 Kings Hwy, Brooklyn, NY 11234 Brooklyn Hospital 121 DeKalb Avenue Brooklyn, NY 11204 Staten Island University Hospital 475 Seaview Ave, Staten Island, NY 10305 Richmond Medical Center 355 Bard Ave, Staten Island, NY 10310

Manhattan

New York Eye and Ear Infirmary 310 E 14th St, New York, NY 10003 **Bellevue Hospital Center** 462 1st Avenue, New York, NY 10016 Lenox Hill 100 E 77th St, New York, NY 10075 Mount Sinai St Luke's 1111 Amsterdam Ave, New York, NY 10025 **Metropolitan Hospital Center** 1901 1st Avenue, New York, NY 10029 New York Presbyterian Columbia University 622 West 168th Street New York, NY 10032 Harlem Hospital 506 Lenox Ave, New York, NY 10037 New York University Medical Center 550 1st Avenue, New York, NY 10016

Queens

New York Presbyterian Queens 56-45 Main Street Flushing, NY 11355 Lincoln Hospital 234 E 149th St, Bronx, NY 10451 Flushing Hospital 4500 Parsons Blvd, Flushing, NY 11355 Jamaica Hospital 8900 Van Wyck Expy, Richmond Hill, NY 11418 Elmhurst Hospital 79-01 Broadway, Queens, NY 11373 Queens Hospital 82-68 164th St, Jamaica, NY 11434

Nassau

North Shore Hospital 300 Community Dr, Manhasset, NY 11030 Long Island Jewish Medical Center 270-05 76th Avenue, New Hyde Park, NY 11040 South Nassau Community Hospital 1 Healthy Way, Oceanside, NY 11572 221 Jericho Turnpike, Syosset, NY 11791 Nassau University Medical Center 2201 Hempstead Turnpike, East Meadow, NY 11554 NSUH at Syosset 221 Jericho Turnpike, Syosset, NY 11791 St. Francis Hospital 100 Port Washington Boulevard Roslyn, NY 11576 Mercy Medical Center 1000 N Village Ave, Rockville Centre, NY 11570

Westchester

Montefiore Mount Vernon Hospital 12 N 7th Ave, Mt Vernon, NY 10550 St. Johns Riverside Hospital 967 N Broadway, Yonkers, NY 10701 20 E 1st St, Mt Vernon, NY 10550 Montefiore New Rochelle Hospital 16 Guion Pl, New Rochelle, NY 10802 White Plains Hospital 41 E Post Rd, White Plains, NY 10601 Hudson Valley Hospital Center 1980 Crompond Road, Cortland Manor, NY 10567 Northern Westchester 400 E Main St, Mt Kisco, NY 10549 Lawrence Hospital 55 Palmer Ave, Bronxville, NY 10708

Bronx

Montefiore Medical Center 1575 Blondell Ave, Bronx, NY 10461 3415 Bainbridge Ave, Bronx, NY 10467 60 E 208th St, Bronx, NY 10467 3380 Reservoir Oval E, Bronx, NY 10467 3725 Henry Hudson Pkwy #1D, Bronx, NY 10463 1055 E Tremont Ave, Bronx, NY 10460 3311 Bainbridge Ave, Bronx, NY 10467 3011 Boston Rd, Bronx, NY 10469 1250 Waters Pl, Bronx, NY 10461 North Central Bronx 3424 Kossuth Ave, Bronx, NY 10467 Montefiore Medical Center North Division 111 E 210th St, Bronx, NY 10467 Jacobi Medical Center 1400 Pelham Pkwy S, Bronx, NY 10461

Orange

Nyack Hospital 160 N Midland Ave, Nyack, NY 10960

Rockland

Good Samaritan Regional Medical Center 255 Lafayette Avenue, Suffern, NY 10901

Suffolk

Good Samaritan Hospital 1000 Montauk Hwy, West Islip, NY 11795 St. Catherine of Siena Medical Center 50 Route 25A Smithtown, NY 11787 John T. Mather Memorial Hospital 75 North Country Road Port Jefferson, NY 11777 St. Charles Hospital 200 Belle Terre Road Port Jefferson, NY 11777 St. Joseph Hospital 4295 Hempstead Turnpike Bethpage, NY 11714

Upsate New York

Buffalo General Hospital 100 High Street, Buffalo, NY 14203 **Erie County Medical Center** 462 Grider Street, Buffalo, NY 14215 Kenmore Mercy 2950 Elmwood Avenue, Kenmore, NY 14217 Millard Fillmore Suburban 1540 Maple Road, Amherst, NY 14226 Sisters of Charity Hospital 2157 Main Street, Buffalo, NY 14214 Mount St. Mary's Hospital 5300 Military Road, Lewston, NY 14092 **Glens Falls Hospital** 100 Park St, Glens Falls, NY 12801 **Ellis Medicine** 1101 Nott St, Schenectady, NY 12308 St. Josephs Hospital Syracuse 301 Prospect Avenue, Syracuse, NY 13203 Faxton St. Luke's 1656 Champlin Ave, Utica, NY 13502 University of Rochester Medical Center 601 Elmwood Ave, Rochester, NY 14642

DENTAL FEE SCHEDULE

Procedure Code & Description Allowance

DIAGNOSTIC

D0120	Periodic oral exam-once in 6 months	80.00
D0140	Emergency/problem oral exam	80.00
D0150	New patient - initial exam-once in 6 months**	110.00
D0210	Intraoral - complete-once in 6 months	120.00
D0220	Intraoral - first film-once in 6 months	40.00
D0230	Intraoral - each additional-once in 6 months	30.00
D0272	Bitewing x-rays-once in 6 months	50.00
D0274	Bitewing x-rays-once in 12 months	10 0.00
PREVE	NTIVE	
D1110	Prophylaxis (cleaning) adult-once in 6 months	90.00
D1120	Prophylaxis (cleaning) child-once in 6 months	90.00
D1203	Fluoride, child (excludes prophy)-once in 6 months	35.00

SPACE MAINTENANCE (PASSIVE APPLIANCES)

D1510	Fixed - unilateral	65.00
D1515	Fixed - bilateral	85.00
D1550	Recementation	15.00

RESTORATIONS

D2140	Amalgam, 1 surface	35.00
D2150	Amalgam, 2 surfaces	60.00
D2160	Amalgam, 3 surfaces	100.00
D2330	Resin, 1 surface, anterior	35.00
D2331	Resin, 2 surface, anterior	60.00
D2332	Resin, 3 surface, anterior	100.00

SINGLE CROWNS

D2750	Porcelain fused to high noble metal	200.00
D2790	Full cast high noble metal	175.00
02920	Recement crown	25.00



ENDODONTICS

D3220	Therapeutic pulpotomy	50.00
D3310	Root canal, anterior	400.00
D3320	Root canal, bicuspid	500.00
D3330	Root canal, molar	450.00

PERIODONTICS

D4210	Gingivectomy/plasty, per quad	150.00
D4260	Osseous surgery, per quad	350.00
D4341	Perio scaling/root planning	65.00
D4910	Perio maintenance, after active therapy	25.00

DENTURES/REPAIRS

D5640	Replace broken teeth, per tooth	85.00
D5650	Add tooth to existing parial	50.00
D5660	Add clasp to existing partial	50.00
D5750	Reline complete upper denture (lab)	150.00

BRIDGE PONTICS/CROWNS

D6240	Porcelain fused to high noble metal	400.00
D6250	Resin with high noble metal	3 50.00
D6720	Crown resin with high noble metal	350.00
D6750	Crown porcelain fused to high noble	400.00
D6930	Recement bridge	50.00

EXTRACTIONS/ORAL SURGERY

D7140	Erupted tooth/exposed root	75.00
D7220	Impacted tooth - soft tissue	80.00
D7230	Impacted tooth, partially bony	10 0.00
D7240	Impacted tooth, completely bony	110.00
D7310	Alveoplasty with extractions, per quad	70.00
ADJUNCTIVE GENERAL SERVICE		

50.00

D9110 Emergency treatment, by report



Please submit claim forms to: Total Plan Concepts P.O. Box 40328 Brooklyn, NY 11204

**Frequency max is combined with periodic oral exam Maximum annual benefits \$1,500 per person

WHAT YOU PAY

In network providers include all Magnacare-contracted doctors. Claims for hospitals listed on the Preferred Hospital List will be paid at the Maximum Allowable Charge.

paid at the Maximum Allowabi				
	PLAN A	PLAN B	PLAN C	
Maximum Benefits Lifetime Period	Unlimited	Unlimited	Unlimited	
Annual Deductible	\$1,000 Individual \$2,000 Family	\$1,000 Individual \$2,000 Family	\$1,000 Individual \$2,000 Family	
Coinsurance	20%	20%	20%	
Out of Pocket Maximum	\$6,000 Individual \$12,000 Family	\$6,000 Individual \$12,000 Family	\$7,900 Individual \$15,800 Family	
Semi-Private Room and Board*	20% Coinsurance After Deductible 60 days maximum inpatient days per year	20% Coinsurance After Deductible 30 days maximum inpatient days per year	20% Coinsurance After Deductible 30 days maximum inpatient days per year	
Anesthesia	20% Coinsurance After Deductible	20% Coinsurance After Deductible	20% Coinsurance After Deductible	
Intensive Care & Coronary Units*	20% Coinsurance After Deductible	20% Coinsurance After Deductible	20% Coinsurance After Deductible	
Surgeon Fees*	20% Coinsurance After Deductible	20% Coinsurance After Deductible	20% Coinsurance After Deductible	
Maternity	20% Coinsurance After Deductible	20% Coinsurance After Deductible	20% Coinsurance After Deductible	
Routine Nursery Care	20% Coinsurance After Deductible	20% Coinsurance After Deductible	20% Coinsurance After Deductible	
Skilled Nursing Facility Care*	20% Coinsurance After Deductible Maximum of 25 days per year	20% Coinsurance After Deductible Maximum of 25 days per year	20% Coinsurance After Deductible Maximum of 25 days per year	
Inpatient Rehabilitation*	20% Coinsurance After Deductible Maximum of 25 days per year	20% Coinsurance After Deductible Maximum of 25 days per year	20% Coinsurance After Deductible Maximum of 25 days per year	
Hospice Care (Inpatient)*	20% Coinsurance After Deductible Maximum 45 visits per year	20% Coinsurance After Deductible Maximum of 45 days per year	20% Coinsurance After Deductible Maximum 45 visits per year	
Organ Transplant	Not Covered	Not Covered	Not Covered	
Pre-Admission Testing	No Charge	No Charge	No Charge	
Ambulatory Surgery*	20% Coinsurance After Deductible	20% Coinsurance After Deductible	20% Coinsurance After Deductible	
Inpatient and Outpatient Dialysis*	20% Coinsurance After Deductible Maximum 30 visits per year	20% Coinsurance After Deductible Maximum of 30 days per year	20% Coinsurance After Deductible Maximum 30 visits per year	
Home Health Care Services*	\$35 Copay Per Visit Maximum of 30 visits per year	\$35 Copay Per Visit Maximum 30 visits per year	\$35 Copay Per Visit Maximum of 30 visits per year	
PCP Office Visit	\$5 Copay Per Visit	\$10 Copay Per Visit	\$15 Copay Per Visit	
Specialist Visit	\$10 Copay Per Visit	\$20 Copay Per Visit	\$30 Copay Per Visit	
I/P Hospital Doctor Visits	\$5 Copay Per Visit	\$10 Copay Per Visit	\$15 Copay Per Visit	
Allergy Care	\$40 Copay Per Visit	\$40 Copay Per Visit	\$40 Copay Per Visit	
Chiropractic Care	\$40 Copay Per Visit	\$40 Copay Per Visit	\$40 Copay Per Visit	
Physical & Occupational Therapy	\$40 Copay Per Visit	\$40 Copay Per Visit	\$40 Copay Per Visit	
Prenatal and Post-Natal Care	\$5 Copay First Visit	\$10 Copay First Visit	\$15 Copay First Visit	

COVERED BENEFITS		WHAT YOU PAY	
	PLAN A	PLAN B	PLAN C
Routine Adult Physical (1 per year)	No Charge	No Charge	No Charge
Preventive Mammography and Pap Smear Screening	No Charge	No Charge	No Charge
Preventive Prostate Screening	No Charge	No Charge	No Charge
Speech Therapy	Not Covered	Not Covered	Not Covered
Ambulance Services	\$400 Copay	\$400 Copay	\$400 Copay
Diagnostic Lab Tests	\$10 Copay	\$20 Copay	\$30 Copay
High Tech Radiology* (e.g., CT Scan, MRI)	\$75 Copay	\$75 Copay	\$75 Copay
X-rays	\$10 Copay	\$20 Copay	\$30 Copay
Emergency Room Visit	20% Coinsurance After Deductible	20% Coinsurance After Deductible	20% Coinsurance After Deductible
Urgent Care Facility	\$40 Copay Per Visit	\$40 Copay Per Visit	\$40 Copay Per Visit
Durable Medical Equipment	30% Coinsurance After Deductible	30% Coinsurance After Deductible	30% Coinsurance After Deductible
Radiation and Chemotherapy*	\$40 Copay Maximum of 30 visits per year	\$40 Copay Maximum of 30 visits per year	\$40 Copay Maximum of 30 visits per year
Home Infusion Therapy*	\$35 Copay Maximum of 10 visits per year	\$35 Copay Maximum of 10 visits per year	\$35 Copay Maximum of 10 visits per year
Inpatient Mental Health*	15% Coinsurance After Deductible Maximum of 60 visits per year	15% Coinsurance After Deductible Maximum of 30 days per year	15% Coinsurance After Deductible Maximum of 30 days per year
Outpatient Mental Health	\$10 Copay Per Visit	\$20 Copay Per Visit	\$30 Copay Per Visit
Inpatient Detoxification*	20% Coinsurance After Deductible	20% Coinsurance After Deductible	20% Coinsurance After Deductible
Inpatient Substance Abuse Rehab	20% Coinsurance After Deductible	20% Coinsurance After Deductible	20% Coinsurance After Deductible
Outpatient Chemical Dependency Treatment	\$10 Copay Per Visit	\$20 Copay Per Visit	\$30 Copay Per Visit
Vision	\$10 Copay 1 Eye Exam Up to \$50 Annually Toward Lenses or Frames	\$10 Copay 1 Eye Exam Up to \$50 Annually Toward Lenses or Frames	\$10 Copay 1 Eye Exam Up to \$50 Annually Toward Lenses or Frames
Dental	Included See Schedule Page 5	Included See Schedule Page 5	Included See Schedule Page 5
Pharmacy Benefits Retail	Generic Drugs: \$10 Copay Preferred Brand: \$35 Copay Non-Preferred Brand: \$70 Copay	Generic Drugs: \$10 Copay Preferred Brand: \$35 Copay Non-Preferred Brand: \$70 Copay	Generic Drugs: \$10 Copay Preferred Brand: \$35 Copay

COVERED BENEFITS

WHAT YOU PAY

In network providers include all Magnacare-contracted doctors. Claims for hospitals listed on the Preferred Hospital List will be paid at the Maximum Allowable Charge.

	PLAN D	MEC
Maximum Benefits Lifetime Period	Unlimited	Unlimited
Annual Deductible	\$3,000 Individual \$6,000 Family	\$0 Individual \$0 Family
Coinsurance	20%	0%
Out of Pocket Maximum	\$7,900 Individual \$15,800 Family	\$7,900 Individual \$15,800 Family
Semi-Private Room and Board*	20% Coinsurance After Deductible 30 days maximum inpatient days per year	Not Covered
Anesthesia	20% Coinsurance After Deductible	Not Covered
Intensive Care & Coronary Units*	20% Coinsurance After Deductible	Not Covered
Surgeon Fees*	20% Coinsurance After Deductible	Not Covered
Maternity	20% Coinsurance After Deductible	Not Covered
Routine Nursery Care	20% Coinsurance After Deductible	Not Covered
Skilled Nursing Facility Care*	20% Coinsurance After Deductible Maximum of 25 days per year	Not Covered
Inpatient Rehabilitation*	20% Coinsurance After Deductible Maximum of 25 days per year	Not Covered
Hospice Care (Inpatient)*	20% Coinsurance After Deductible Maximum 45 visits per year	Not Covered
Organ Transplant	Not Covered	Not Covered
Pre-Admission Testing	No Charge	Not Covered
Ambulatory Surgery*	20% Coinsurance After Deductible	Not Covered
Outpatient Dialysis*	20% Coinsurance After Deductible Maximum 10 visits per year	Not Covered
Home Health Care Services*	\$35 Copay Per Visit Maximum of 10 visits per year	Not Covered
PCP Office Visit	\$10 Copay Per Visit	Not Covered
Specialist Visit	\$20 Copay Per Visit	Not Covered
I/P Hospital Doctor Visits	\$10 Copay Per Visit	Not Covered
Allergy Care	\$40 Copay Per Visit	Not Covered
Chiropractic Care	\$40 Copay Per Visit	Not Covered
Physical & Occupational Therapy	\$40 Copay Per Visit	Not Covered
Prenatal and Post-Natal Care	\$10 Copay First Visit	Not Covered

COVERED BENEFITS	WHAT YOU PAY	
	PLAN D	MEC
Routine Adult Physical (one per year)	No Charge	No Charge
Preventive Mammography and Pap Smear Screening	No Charge	No Charge
Preventive Prostate Screening	No Charge	No Charge
Speech Therapy	Not Covered	Not Covered
Ambulance Services	\$400 Copay	Not Covered
Diagnostic Lab Tests	\$20 Copay	Not Covered
High Tech Radiology* (e.g., CT Scan, MRI)	\$75 Copay	Not Covered
X-rays	\$20 Copay	Not Covered
Emergency Room Visit	20% Coinsurance After Deductible	Not Covered
Urgent Care Facility	\$40 Copay Per Visit	Not Covered
Durable Medical Equipment	30% Coinsurance After Deductible	Not Covered
Radiation and Chemotherapy*	\$40 Copay Maximum of 10 visits per year	Not Covered
Home Infusion Therapy*	\$35 Copay Maximum of 10 visits per year	Not Covered
Inpatient Mental Health*	15% Coinsurance After Deductible Maximum of 30 days per year	Not Covered
Outpatient Mental Health	\$20 Copay Per Visit	Not Covered
Inpatient Detoxification*	20% Coinsurance After Deductible	Not Covered
Inpatient Substance Abuse Rehab	20% Coinsurance After Deductible	Not Covered
Outpatient Chemical Dependency Treatment	\$20 Copay Per Visit	Not Covered
Vision	\$10 Copay 1 Eye Exam Up to \$50 Annually Toward Lenses or Frames	\$10 Copay 1 Eye Exam Up to \$50 Annually Toward Lenses or Frames
Dental	Included See Schedule Page 5	Included See Schedule Page 5
Pharmacy Benefits Retail	Generic Drugs: \$10 Copay Preferred Brand: \$35 Copay	Plan covers only ACA required drugs



MAGNACARE

Physicians can be identified at

Magnacare.com



