



**Teamsters Local 251 Health Services and Insurance Plan
Level 2**

Coverage Period: 07/01/2017-06/30/2018

Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Service

Coverage for: Employee/Family **Plan Type:** PS1

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, visit www.teamsters251hsip.org or call 1-401-467-3323. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at <https://www.cms.gov/CCIIO/Resources/Forms-Reports-and-Other-Resources/Downloads/UG-Glossary-508-MM.pdf> or call 1-401-467-3323 to request a copy.


Important Questions	Answers	Why This Matters:
What is the overall deductible?	<u>Network</u> : \$500 Individual / \$1,000 Family <u>Non-Network</u> : \$500 Individual / \$1,000 Family Per calendar year. Does not apply to copays, pharmacy drugs, and services listed below as “No Charge”.	Generally, you must pay all of the costs from providers up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. <u>Preventive Care</u> and categories with <u>copay</u> are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the annual <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered services at www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No, there are no other <u>deductibles</u> .	You don't have to meet <u>deductibles</u> for specific service, but see the chart starting on page 2 for other costs for services this <u>plan</u> covers.
What is the out-of-pocket limit for this plan?	Medical- <u>Network</u> : \$2,000 Individual / \$4,000 Family <u>Non-Network</u> : \$4,000 Individual / \$8,000 Family per calendar year	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	<u>Premiums</u> , <u>balance-billing</u> charges, deductibles, health care this <u>plan</u> doesn't cover, penalties for failure to obtain pre-notification for services.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a network provider?	Yes. See www.myuhc.com or call 1-866-527-9596 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's charge</u> and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you

Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.

Do you need a referral to see a specialist?

No

You can see the specialist you choose without a referral.

 All **copayment** and **coinsurance** 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
		<u>Network Provider</u> (You will pay the least)	<u>Out-of-Network Provider</u> (You will pay the most)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$15 <u>Copay</u> /visit	30% <u>Coinsurance</u>	Christian Science Practitioners are not covered.
	<u>Specialist</u> visit	\$25 <u>Copay</u> /visit	30% <u>Coinsurance</u>	Christian Science Practitioners are not covered.
	<u>Preventive care/ screening/ immunization</u>	No Charge	30% <u>Coinsurance</u>	Includes preventive health services specified in the health care reform law. You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No Charge	30% <u>Coinsurance</u>	Advance Notification required for Non- <u>Network</u> sleep studies.
	Imaging (CT/PET scans, MRIs)	No Charge	30% <u>Coinsurance</u>	Advance Notification required Non- <u>Network</u> services.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.caremark.com	Generic Drugs (Tier 1)	Retail: 20% <u>Coinsurance deductible</u> does not apply Mail Order: 20% <u>Coinsurance deductible</u> does not apply	Retail: 20% <u>Coinsurance deductible</u> does not apply	<u>Out-of-pocket</u> limit: \$4,350 Individual / \$8,700 Family. Prescription drugs apply to the prescription drug <u>out-of-pocket</u> limit. Certain preventive medications (including certain contraceptives) are covered at No Charge. Your prescription drug plan requires the use of mail order services or CVS/pharmacy for all maintenance medications, however, you may receive two (2) fills(one original fill plus one refill) at your retail pharmacy prior to being required to use mail service or CVS/pharmacy. Maximum \$50 per prescription for a 30-day supply at the retail pharmacy. By using mail

	<u>coverage</u> is available at www.caremark.com	does not apply		Maximum \$50 per prescription for a 30-day supply at the retail pharmacy. By using mail service or CVS/pharmacy you will be able to obtain a 90-day supply for equivalent of two (2) retail copayments. A three month prescription (90 day) supply for the price of two months. \$100 maximum copayments on a (90 day) supply.
	Preferred brand drugs (Tier 2)	Retail: 25% <u>Coinsurance deductible</u> does not apply Mail Order: 25% <u>Coinsurance deductible</u> does not apply	Retail: 20% <u>Coinsurance deductible</u> does not apply	
	Non-preferred brand drugs (Tier 3)	Retail: 35% <u>Coinsurance deductible</u> does not apply Mail Order: 35% <u>Coinsurance deductible</u> does not apply	Retail: 20% <u>Coinsurance deductible</u> does not apply	
	<u>Specialty drugs</u> (Tier 4)	Available through CVS <u>Specialty Pharmacy</u>	Retail: Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% <u>Coinsurance</u>	30% <u>Coinsurance</u>	None
	Physician/surgeon fees	10% <u>Coinsurance</u>	30% <u>Coinsurance</u>	None
If you need immediate medical attention	<u>Emergency room care</u>	\$100 <u>Copay</u> /visit	\$100 <u>Copay</u> /visit	None
	<u>Emergency medical transportation</u>	10% <u>Coinsurance deductible</u> does not apply	30% <u>Coinsurance deductible</u> does not apply	Air and water up to a \$3,000 maximum per occurrence.
	<u>Urgent care</u>	\$50 <u>Copay</u> /visit	30% <u>Coinsurance</u>	If you receive services in addition to <u>Urgent care</u> visit, additional <u>copays</u> , <u>deductibles</u> , or <u>coinsurance</u> may apply e.g. surgery.
If you have a hospital stay	Facility fee (e.g., hospital room)	10% <u>Coinsurance</u>	30% <u>Coinsurance</u>	Advance Notification required for Non- <u>Network</u> stay.
	Physician/surgeon fees	10% <u>Coinsurance</u>	30% <u>Coinsurance</u>	Christian Science Practitioners are not covered.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$15 <u>Copay</u> /visit	30% <u>Coinsurance</u>	None
	Inpatient services	10% <u>Coinsurance</u>	30% <u>Coinsurance</u>	Advance Notification is required for Non- <u>Network</u> services. Advance Notification is also required for Non- <u>Network</u> benefits

	Inpatient services	10% <u>Coinsurance</u>	30% <u>Coinsurance</u>	also required for Non- <u>Network</u> benefits provided for Applied Behavioral Analysis (ABA).
If you are pregnant	Office visits	\$15 <u>Copay</u> /initial visit only	30% <u>Coinsurance</u>	<u>Cost sharing</u> does not apply to certain <u>preventive services</u> . Depending on the type of services, <u>coinsurance</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Advance Notification required when exceeding delivery time for Non- <u>Network</u> services.
	Childbirth/delivery professional services	10% <u>Coinsurance</u>	30% <u>Coinsurance</u>	
	Childbirth/delivery facility services	10% <u>Coinsurance</u>	30% <u>Coinsurance</u>	
If you need help recovering or have other special health needs	<u>Home health care</u>	10% <u>Coinsurance</u>	30% <u>Coinsurance</u>	Advance Notification required for Non- <u>Network</u> home healthcare, private duty nursing and nutrition.
	<u>Rehabilitation services</u>	Physical, Occupational, Speech, and Post-Cochlear Implant Aural Therapies: 0% <u>Coinsurance</u> Cardiac <u>Rehabilitation</u> : 10% <u>Coinsurance</u> Pulmonary <u>Rehabilitation</u> : No Charge	30% <u>Coinsurance</u>	Review after 30 visits for Physical Therapy, Occupational Therapy, and Speech Therapy. No limits for Pulmonary <u>Rehabilitation</u> or Post-Cochlear Implant Aural Therapy. Cardiac <u>Rehabilitation</u> limited to 36 visits per calendar year.
	<u>Habilitation services</u>	Not Covered	Not Covered	None
	<u>Skilled nursing care</u>	10% <u>Coinsurance</u>	30% <u>Coinsurance</u>	Advance Notification required for Non- <u>Network</u> skilled nursing, private duty nursing, nutrition.
	<u>Durable medical equipment</u>	10% <u>Coinsurance</u>	30% <u>Coinsurance</u>	Advance Notification required for DME devices that cost more than \$1000 per device.
	<u>Hospice services</u>	10% <u>Coinsurance</u>	30% <u>Coinsurance</u>	Advance Notification required for Non- <u>Network</u> inpatient stay.
If your child needs dental or eye care	Children's eye exam	Not Covered	Not Covered	None
	Children's glasses	Not Covered	Not Covered	Not Covered
	Children's dental check-up	No Charge	Plan pays <u>Network</u>	<u>Network</u> coverage at a Delta Dental

	Children's dental check-up	No Charge	Plan pays <u>Network provider's</u> allowed amount	<u>Network</u> coverage at a Delta Dental <u>provider</u> . One oral exam per calendar year.
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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.)

<ul style="list-style-type: none"> • Acupuncture • Adult routine vision exam (i.e. refraction) • Child routine vision exam (i.e. refraction) 	<ul style="list-style-type: none"> • Child vision glasses • Cosmetic Surgery <ul style="list-style-type: none"> • <u>Habilitation services</u> 	<ul style="list-style-type: none"> • Long-term care • Non-emergency care when traveling outside the U.S. • Weight loss programs
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Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

<ul style="list-style-type: none"> • Bariatric Surgery • Child dental check-up 	<ul style="list-style-type: none"> • Chiropractic care • Dental Care (Adult) <ul style="list-style-type: none"> • Hearing aids 	<ul style="list-style-type: none"> • Infertility treatment • Private-duty nursing • Routine foot care
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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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. 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/ 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 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: 1-401-467-3323 or visit www.teamsters251hsip.org or the Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform.

Additionally, a consumer assistance program may help you file your appeal. A list of states with Consumer Assistance Programs is available at <http://www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/>.

Does this plan provide Minimum Essential Coverage? **Yes**

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

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 1-401-467-3323.
- Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-401-467-3323.
- Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-401-467-3323.
- Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-401-467-3323.

—————To see examples of how this plan might cover costs for a sample medical situation, see the next section.—————

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, copayments and coinsurance) 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)		Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
• The plan's overall deductible	\$500	• The plan's overall deductible	\$500	• The plan's overall deductible	\$500
• Specialist copayment	\$25	• Specialist copayment	\$25	• Specialist copayment	\$25
• Hospital (facility) coinsurance	10%	• Hospital (facility) coinsurance	10%	• Hospital (facility) coinsurance	10%
• Other coinsurance	10%	• Other coinsurance	10%	• Other coinsurance	10%
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) Specialist visit (anesthesia)		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)		This EXAMPLE event includes services like: Emergency room care (including medical supplies) Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)	
Total Example Cost	\$12,800	Total Example Cost	\$7,400	Total Example Cost	\$1,900
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
<i>Cost Sharing</i>		<i>Cost Sharing</i>		<i>Cost Sharing</i>	
Deductibles	\$500	Deductibles	\$0	Deductibles	\$500
Copayments	\$30	Copayments	\$170	Copayments	\$75
Coinsurance	\$1,143	Coinsurance	\$1,376	Coinsurance	\$83
<i>What isn't covered</i>		<i>What isn't covered</i>		<i>What isn't covered</i>	
Limits or exclusions	\$60	Limits or exclusions	\$55	Limits or exclusions	\$0
The total Peg would pay is	\$1,733	The total Joe would pay is	\$1,601	The total Mia would pay is	\$658



We do not treat members differently because of sex, age, race, color, disability or national origin.

If you think you were treated unfairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator.

Online: UHC_Civil_Rights@uhc.com

Mail: Civil Rights Coordinator. UnitedHealthcare Civil Rights [Grievance](#). P.O. Box 30608 Salt Lake City, UTAH 84130

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again.

If you need help with your complaint, please call the toll-free number listed within this Summary of Benefits and Coverage (SBC) , TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

You can also file a complaint with the U.S. Dept. of Health and Human Services.

Online: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Phone: Toll-free 1-800-368-1019, 800-537-7697 (TDD)

Mail: U.S. Dept. of Health and Human Services. 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201

We provide free services to help you communicate with us. Such as, letters in other languages or large print. Or, you can ask for an interpreter. To ask for help, please call the number contained within this Summary of Benefits and Coverage (SBC) , TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

ATENCIÓN: Si habla **español (Spanish)**, hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número gratuito que aparece en este Resumen de Beneficios y Cobertura (Summary of Benefits and Coverage, SBC).

請注意: 如果您說中文 (**Chinese**)，我們免費為您提供語言協助服務。請撥打本福利和承保摘要 (Summary of Benefits and Coverage, SBC) 內所列的免付費電話號碼。

XIN LƯU Ý: Nếu quý vị nói tiếng **Việt (Vietnamese)**, quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ghi trong bản Tóm lược về quyền lợi và đài thọ bảo hiểm (Summary of Benefits and Coverage, SBC) này.

알림: 한국어 (**Korean**) 를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 본 혜택 및 보장 요약서 (Summary of Benefits and Coverage, SBC) 에 기재된 무료전화번호로 전화하십시오.

Coverage, SBC) 에 기재된 전화번호로 전화하십시오.

PAUNAWA: Kung nagsasalita ka ng **Tagalog (Tagalog)**, may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numerong nakalista sa Buod na ito ng Mga Benepisyo at Saklaw (Summary of Benefits and Coverage o SBC).

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является **русском (Russian)**. Позвоните по бесплатному номеру телефона, указанному в данном «Обзоре льгот и покрытия» (Summary of Benefits and Coverage, SBC).

العربية (Summary of Benefits and Coverage, SBC) فإن خدمات المساعدة اللغوية المجانية متاحة لك. يُرجى الاتصال برقم الهاتف المجاني المدرج بداخل مخلص المزايا والتغطية، (Arabic) تنبيه: إذا كنت تتحدث العربية هذا.

ATANSYON: Si w pale **Kreyòl ayisyen (Haitian Creole)**, ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki nan Rezime avantaj ak pwoteksyon sa a (Summary of Benefits and Coverage, SBC).

ATTENTION : Si vous parlez **français (French)**, des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro sans frais figurant dans ce Sommaire des prestations et de la couverture (Summary of Benefits and Coverage, SBC).

UWAGA: Jeżeli mówisz po **polsku (Polish)**, udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer podany w niniejszym Zestawieniu świadczeń i refundacji (Summary of Benefits and Coverage, SBC).

ATENÇÃO: Se você fala **português (Portuguese)**, contate o serviço de assistência de idiomas gratuito. Ligue para o número gratuito listado neste Resumo de Benefícios e Cobertura (Summary of Benefits and Coverage - SBC).

ATTENZIONE: in caso la lingua parlata sia l'**italiano (Italian)**, sono disponibili servizi di assistenza linguistica gratuiti. Chiamate il numero verde indicato all'interno di questo Sommario dei Benefit e della Copertura (Summary of Benefits and Coverage, SBC).

ACHTUNG: Falls Sie **Deutsch (German)** sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die in dieser Zusammenfassung der Leistungen und Kostenübernahmen (Summary of Benefits and Coverage, SBC) angegebene gebührenfreie Rufnummer an.

注意事項：日本語 (Japanese) を話される場合、無料の言語支援サービスをご利用いただけます。本「保障および給付の概要」 (Summary of Benefits and Coverage, SBC) に記載されているフリーダイヤルにてお電話ください。

توجه: اگر زبان شما فارسی (Farsi) است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفاً با شماره تلفن رایگان ذکر شده در این خلاصه مزایا و پوشش (Summary of Benefits and Coverage, SBC) تماس بگیرید.

ध्यान दें: यदि आप **हिंदी (Hindi)** बोलते हैं, आपको भाषा सहायता सेवाएं, निःशुल्क उपलब्ध हैं। लाभ और कवरेज (Summary of Benefits and Coverage, SBC) के इस सारांश के भीतर सूचीबद्ध टोल फ्री नंबर पर कॉल करें।

CEEB TOOM: Yog koj hais Lus **Hmoob (Hmong)**, muaj kev pab txhais lus pub dawb rau koj. Thov hu rau tus xov tooj hu dawb teev muaj nyob ntawm Tsab Ntawv Nthuav Qhia Cov Txiaj Ntsim Zoo thiab Kev Kam Them Nqi (Summary of Benefits and Coverage, SBC) no.

ចំណាប់អារម្មណ៍: បើសិនអ្នកនិយាយភាសាខ្មែរ (Khmer) សេវាជំនួយភាសាដោយឥតគិតថ្លៃ គឺមានសំរាប់អ្នក។ សូមទូរស័ព្ទទៅលេខឥតចេញថ្លៃ ដែលមានកត់នៅក្នុង សេចក្តីសង្ខេបអត្ថប្រយោជន៍ និងការ៉ាប់រង (Summary of Benefits and Coverage, SBC) នេះ។

PAKDAAR: Nu saritaem ti **Ilocano (Ilocano)**, ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Maidawat nga awagan ti awan bayad na nu tawagan nga numero nga nakalista iti uneg na daytoy nga Dagup dagiti Benipisyo ken Pannakasakup (Summary of Benefits and Coverage, SBC).

DÍÍ BAA'ÁKONÍNÍZIN: **Diné (Navajo)** bizaad bee yániłti'go, saad bee áka'anída'awo'ígíí, t'áá jíık'eh, bee ná'ahóót'i'. T'áá shqǫdí Naaltsoos Bee 'Aa'áhayání dóó Bee 'Ak'é'asti' Bee Baa Hane'í (Summary of Benefits and Coverage, SBC) biyi' t'áá jíık'ehgo béésh bee hane'í biká'ígíí bee hodíłnih.

OGOW: Haddii aad ku hadasho **Soomaali (Somali)**, adeegyada taageerada luqadda, oo bilaash ah, ayaad heli kartaa. Fadlan wac lambarka bilaashka ah ee ku yaalla Soo-koobitaanka Dheefaha iyo Caymiska (Summary of Benefits and Coverage, SBC).