



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, go online at [www.cigna.com/sp](http://www.cigna.com/sp). 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.healthcare.gov/sbc-glossary> or call 1-800-Cigna24 to request a copy.

Important Questions	Answers	Why This Matters:
<u>What is the overall deductible?</u>	For <u>in-network providers</u> : \$0/individual or \$0/family For <u>out-of-network providers</u> : \$3,000/individual or \$6,000/family	Generally, you must pay all of the costs from <u>providers</u> 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> .
<u>Are there services covered before you meet your deductible?</u>	Yes, in-network care	You will have to meet the <u>deductible</u> before the <u>plan</u> pays for any services.
<u>Are there other deductibles for specific services?</u>	Yes. Ambulance. Durable Medical Equipment and External Prosthetic Appliances.	You must pay all of the costs for these services up to the specific <u>deductibles</u> amount before this <u>plan</u> begins to pay for these services.
<u>What is the out-of-pocket limit for this plan?</u>	For <u>in-network providers</u> : \$4,000/individual or \$8,000/family For <u>out-of-network providers</u> : \$8,000/individual or \$16,000/family Combined medical/behavioral and pharmacy <u>out-of-pocket limit</u>	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.
<u>What is not included in the out-of-pocket limit?</u>	Penalties for failure to obtain <u>pre-authorization</u> for services, <u>premiums</u> , <u>balance-billing</u> charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
<u>Will you pay less if you use a network provider?</u>	Yes. See <a href="http://www.cigna.com">www.cigna.com</a> or call 1-800-Cigna24 for a list of network providers.	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</u> 's charge 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 get services.

Important Questions	Answers	Why This Matters:
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .



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
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$30 <a href="#">copay</a> /visit	40% <a href="#">coinsurance</a>	None
	<a href="#">Specialist</a> visit	\$70 <a href="#">copay</a> /visit	40% <a href="#">coinsurance</a>	None
	<a href="#">Preventive care/ screening/ immunization</a>	No charge	40% <a href="#">coinsurance</a>	You may have to pay for services that aren't preventive. Ask your <a href="#">provider</a> if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	Lab - No charge X-Ray - \$60 copay	40% <a href="#">coinsurance</a>	None
	Imaging (CT/PET scans, MRIs)	\$240 <a href="#">copay</a> per type of scan/day	40% <a href="#">coinsurance</a>	50% penalty for no precertification.
If you need drugs to treat your illness or condition  <a href="#">Prescription drug coverage</a> is provided by Express Scripts	Generic drugs (Tier 1)	Retail - \$10 copay Home Delivery - \$25 copay	Contracted Rate	Up to 34 day supply (retail)  Anything over 34 day supply (home delivery)
	Preferred brand drugs (Tier 2)	Retail - \$60 copay Home Delivery - \$150 copay	Contracted Rate	
	Non-preferred brand drugs (Tier 3)	Retail - \$150 copay Home Delivery - \$375 copay	Contracted Rate	
	<a href="#">Specialty drugs</a> (Tier 4)	Retail - \$150 copay Home Delivery - \$375 copay	Contracted Rate	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$425 <a href="#">copay</a> /visit	40% <a href="#">coinsurance</a>	50% penalty for no precertification.
	Physician/surgeon fees	No charge	40% <a href="#">coinsurance</a>	50% penalty for no precertification.
If you need immediate medical attention	<a href="#">Emergency room care</a>	\$500 <a href="#">copay</a> /visit	\$500 <a href="#">copay</a> /visit	Per visit <a href="#">copay</a> is waived if admitted
	<a href="#">Emergency medical transportation</a>	\$350 benefit deductible per day	\$350 benefit deductible per day	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	<a href="#">Urgent care</a>	\$50 <a href="#">copay</a> /visit	40% <a href="#">coinsurance</a>	None
If you have a hospital stay	Facility fee (e.g., hospital room)	\$750 <a href="#">copay</a> /day	40% <a href="#">coinsurance</a>	None
	Physician/surgeon fees	No charge	40% <a href="#">coinsurance</a>	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$30 <a href="#">copay</a> /office visit \$30 <a href="#">copay</a> /all other services	40% <a href="#">coinsurance</a> /office visit 40% <a href="#">coinsurance</a> /all other services	50% penalty if no precert of nonroutine services (i.e., partial hospitalization, IOP, etc.).
	Inpatient services	\$750 <a href="#">copay</a> /day	40% <a href="#">coinsurance</a>	50% penalty for no precertification.
If you are pregnant	Office visits	No charge	40% <a href="#">coinsurance</a>	50% penalty for no precertification. Primary Care benefit levels apply for initial visit to confirm pregnancy. Depending on the type of services, a copayment, coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	\$30 copay for initial visit to confirm pregnancy No charge after initial visit	40% <a href="#">coinsurance</a>	
	Childbirth/delivery facility services	\$750 <a href="#">copay</a> /day	40% <a href="#">coinsurance</a>	
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	\$25 copay per day	40% <a href="#">coinsurance</a>	50% penalty for no precertification. Per provider type/day copay (Nurse + Physical Therapist + Wound Care CNA = 3 copays)
	<a href="#">Rehabilitation services</a>	\$40 <a href="#">copay</a>	40% <a href="#">coinsurance</a>	50% penalty for failure to precertify speech therapy services. Coverage for Rehabilitation, including Cardiac rehab and Chiropractic care services, is limited to 60 days annual max combined.
				Limits are not applicable to mental health conditions for Physical, Speech and Occupational therapies

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	<a href="#">Habilitation services</a>	\$40 <a href="#">copay</a>	40% <a href="#">coinsurance</a>	50% penalty for failure to precertify speech therapy services. Services are covered when Medically Necessary to treat a mental health condition (e.g. autism).  Limits are not applicable to mental health conditions for Physical, Speech and Occupational therapies.
	<a href="#">Skilled nursing care</a>	\$750 copay per day	40% <a href="#">coinsurance</a>	50% penalty for no precertification.
	<a href="#">Durable medical equipment</a>	\$100 annual benefit deductible	40% <a href="#">coinsurance</a>	50% penalty for no precertification.
	<a href="#">Hospice services</a>	No charge/inpatient; No charge/outpatient services	40% <a href="#">coinsurance</a> /inpatient; 40% <a href="#">coinsurance</a> /outpatient services	50% penalty for failure to precertify inpatient <a href="#">hospice services</a> .
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	None
	Children's glasses	Not covered	Not covered	None
	Children's dental check-up	Not covered	Not covered	None

## 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
- Dental care (Adult)
- Dental care (Children)
- Eye care (Children)
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care
- Weight loss programs

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

- Bariatric Surgery (in-network only Surgeon Charges Lifetime max \$10,000)
- Chiropractic care (combined with [Rehabilitation Services](#))
- Hearing aids (Age 18 & Under 2 devices every 2 years; 18 & Over \$3k maximum per device for 2 devices every 2 years)

### **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: Cigna at 1-800-Cigna24, Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://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](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: Cigna Customer service at 1-800-Cigna24. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). Additionally, a consumer assistance program can help you file your [appeal](#). Contact: Tennessee Department of Commerce & Insurance at (615) 741-2218.

### **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 1-800-244-6224.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-244-6224.

Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-800-244-6224.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-244-6224.

*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)

- The [plan's](#) overall [deductible](#) \$0
- [Specialist copayment](#) \$70
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 0%

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*)

Total Example Cost	\$12,700
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In this example, Peg would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$1,700
<a href="#">Coinsurance</a>	\$0
What isn't covered	
Limits or exclusions	\$20
<b>The total Peg would pay is</b>	<b>\$1,720</b>

### Managing Joe's type 2 Diabetes

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

- The [plan's](#) overall [deductible](#) \$0
- [Specialist copayment](#) \$70
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 0%

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*)

Total Example Cost	\$5,600
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In this example, Joe would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$900
<a href="#">Coinsurance</a>	\$0
What isn't covered	
Limits or exclusions	\$40
<b>The total Joe would pay is</b>	<b>\$940</b>

### Mia's Simple Fracture

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

- The [plan's](#) overall [deductible](#) \$0
- [Specialist copayment](#) \$70
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 0%

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	\$2,800
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In this example, Mia would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$1,200
<a href="#">Coinsurance</a>	\$0
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,200</b>

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