



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, call {{Customer Service Phone Number}}. 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 www.healthcare.gov/sbc-glossary/ or call 1-800-318-2596 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	\$7,500/Individual; \$15,000/Family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, the overall family deductible must be met before the plan begins to pay.
Are there services covered before you meet your deductible ?	Yes, preventive care , physician office visits, diagnostic services , and urgent care .	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan ?	Network: \$7,500/Individual; \$15,000/Family Non-Network: Unlimited	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, the overall family out-of-pocket limit must be met before the plan pays 100%.
What is not included in the out-of-pocket limit ?	Premiums , balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses. They don't count toward the out-of-pocket limit .
Will you pay less if you use a network provider ?	Yes. Contact {{Customer Service Phone Number}} for assistance locating network providers .	This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance-billing). 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
		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	Encounter Fee: No cost to Covered Person.	40% coinsurance .	Limited to twelve (12) visits per calendar year. This benefit includes retail and walk-in clinics.
		All Other Services: No cost to Covered Person.		Telemedicine is available for medical and mental health through MD Live and is not subject to the visit limits.
	Specialist visit	Encounter Fee: No cost to Covered Person.	40% coinsurance .	Limited to twelve (12) visits per calendar year.
		All Other Services: No cost to Covered Person.		
	Preventive care/screening/ immunization	No cost to Covered Person.	Not covered.	You may have to pay for services that aren't preventive . Ask your provider if the services needed are preventive . Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	MedMo (radiology): No cost to covered person.	40% coinsurance .	Non-hospital based services are limited to five (5) covered tests per calendar year.
		Outside MedMo (Non-Hospital Based Services): No cost to Covered Person.		Hospital based lab services are limited to three (3) covered tests per calendar year. Hospital based radiology services are excluded.
		Hospital Based Services (lab only): No cost to Covered Person.		
	Imaging (CT/PET scans,	MedMo: No cost to covered person.	40% coinsurance .	Limited to three (3) covered tests per

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	MRIs)	Outside MedMo (Non-Hospital Based Services): No cost to Covered Person.		calendar year. Preauthorization is required outside of Medmo.	
		Hospital Based Services: Not covered.			
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.MyCigna.com .	Tier 1 drugs	Retail: No cost to Covered Person.	Not covered.	Preventive medications are covered at no cost to the Covered Person as required by applicable law. Retail is limited to a 30-day supply. Mail order is limited to a 90-day supply.	
		Mail Order: No cost to Covered Person.			
	Tier 2 drugs	Retail: No cost to Covered Person. Mail Order: No cost to Covered Person.	Not covered.		
	Tier 3 drugs	Retail: No cost to Covered Person. Mail Order: No cost to Covered Person.	Not covered.		
	Tier 4 drugs - Specialty drugs	Not covered.	Not covered.		None.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Non-Hospital Based: No cost to Covered Person.	Non-Hospital Based: 40% coinsurance .	Limited to two (2) non-hospital based surgeries and one (1) hospital based surgery per calendar year combined with other outpatient services.. Preauthorization is required.	
	Physician/surgeon fees	Hospital Based: No cost to Covered Person.			

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)	
If you need immediate medical attention	Emergency room care	No cost to Covered Person.		Limited to two (2) visits per calendar year.
	Emergency medical transportation	No cost to Covered Person.		Limited to two (2) trips per calendar year. Only ground transport is covered.
	Urgent care	No cost to Covered Person.	40% coinsurance .	Limited to three (3) visits per calendar year.
If you have a hospital stay	Facility fee (e.g., hospital room)	No cost to Covered Person.		Limited to ten (10) days per calendar year. Surgery is limited to two (2) procedures per calendar year. Preauthorization is required.
	Physician/surgeon fees	No cost to Covered Person.		None.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No cost to Covered Person.	40% coinsurance .	Limited to two (2) non-hospital based services and one (1) hospital based service per calendar year combined with other outpatient services.
	Inpatient services	No cost to Covered Person.		Limited to ten (10) days per calendar year. Preauthorization is required.
If you are pregnant	Office visits	Preventive Care: No cost to Covered Person.	40% coinsurance .	Primary care visits are limited to twelve (12) visits per calendar year.
		Primary Care: No cost to Covered Person.		Specialist office visits are limited to twelve (12) visits per calendar year.
		Specialist: No cost to Covered Person.		Cost sharing does not apply to preventive services . Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery professional services	No cost to Covered Person.		None.

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)	
	Childbirth/delivery facility services	No cost to Covered Person.		Limited to ten (10) days per calendar year. Preauthorization may be required.
If you need help recovering or have other special health needs	Home health care	No cost to Covered Person.	Not covered.	Limited to twenty (20) visits per calendar year. Preauthorization is required.
	Rehabilitation services	No cost to Covered Person.	Not covered.	Limited to twelve (12) visits combined per calendar year for physical, occupational and speech therapy. Preauthorization is required. ABA therapy and chiropractic care are limited to twelve (12) visits each per calendar year.
	Habilitation services	Not covered.	Not covered.	None.
	Skilled nursing care	Not covered.	Not covered.	None.
	Durable medical equipment	CPAP: No cost to Covered Person.	Not covered.	Coverage is only provided for CPAP machines and glucose monitors, and they must be obtained through ConnectDME.
		Glucose Monitor: No cost to Covered Person.		
	Hospice services	Not covered.	Not covered.	None.
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 - Bariatric surgery - Cosmetic surgery	- Hearing aids - Infertility treatment - Long-term care	- Private-duty nursing - Routine eye care (adult) - Routine foot care

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

- Dental care (adult)
- Non-emergency care when traveling outside U.S.
- Weight loss programs

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

- Chiropractic care

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, 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 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: {{Customer Service Phone Number}} or the Department of Labor, Employee Benefits Security Administration at (866) 444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

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 (800) 318-2596.

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](#), [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	\$7,500
■ Specialist copay	0%
■ Hospital (facility) coinsurance	0%
■ Other copay	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	
Deductibles	\$7,500
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Peg would pay is	\$7,500

Managing Joe's Type 2 Diabetes

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

■ The plan's overall deductible	\$7,500
■ Specialist copay	0%
■ Hospital (facility) coinsurance	0%
■ Other copay	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	
Deductibles	\$5,600
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Joe would pay is	\$5,600

Mia's Simple Fracture

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

■ The plan's overall deductible	\$7,500
■ Specialist copay	0%
■ Hospital (ER) copay	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	
Deductibles	\$2,800
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,800

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