




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, 1-888-721-2128. 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 1-888-721-2128 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	Network providers : \$1,500 Individual / \$2,500 Family Out-of-network providers : \$2,500 Individual / \$4,500 Family Benefit Period: Calendar Year	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 , each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible (Embedded).
Are there services covered before you meet your deductible ?	Yes. In-network preventive care, Second Surgical Opinions, In-network Physician/Specialist exam charges, In-network Urgent Care services, In-network Physical/Speech/Occupational Therapy, In-network Chiropractic care, Emergency Room care, and In and out-of-network Renal Dialysis are covered before you meet your deductible.	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 providers : \$2,000 Individual / \$4,000 Family Out-of-network providers : \$4,000 Individual / \$8,000 Family	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 , they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met (Embedded).
What is not included in the out-of-pocket limit ?	Premiums , balance-billing charges, penalties for failure to obtain Preauthorization for services, 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. This plan uses Cigna PPO Network. A list of network providers can be found at www.cigna.com or call 1-800-997-1654	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 a specialist you choose without a referral
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 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	\$30 copay /per visit including chiropractic care	40% coinsurance after deductible	Copay applies to exam charge only. Limited to General Practice, Family Practice, OB/GYN, Internal Medicine, Osteopaths, Pediatricians and Mental Health Providers. Chiropractic coverage is limited to 20 visits per calendar year.
	Specialist visit to treat an injury or illness	\$60 copay /per visit	40% coinsurance after deductible	Copay applies to exam charge only.
	Preventive care/screening/immunization	No charge	40% coinsurance after deductible	You may have to pay for services that aren't preventive . Ask your provider if the services you need are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance after deductible	40% coinsurance after deductible	*Does not include emergency room diagnostic services.
	Imaging (CT/PET scans, MRIs)	20% coinsurance after deductible	40% coinsurance after deductible	Preauthorization is required in order to avoid \$250 penalty per occurrence.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.magellanrx.com or call 1-800-443-5715	Generic drugs (Tier 1)	\$10 copay /prescription Retail \$25 copay /prescription Mail Order (extended retail and mail order)		Covers up to a 30-day supply (retail subscription); 31-90 day supply (mail order prescription).
	Preferred brand drugs (Tier 2)	\$35 copay /prescription Retail \$87.50 copay /prescription Mail Order (extended retail and mail order)		
	Non-preferred brand drugs (Tier 3)	\$60 copay /prescription Retail \$150 copay /prescription Mail Order (extended retail and mail order)		
	Specialty drugs (Tier 4)	20% coinsurance after deductible	40% coinsurance after deductible	
If you have outpatient	Facility fee (e.g., ambulatory	20% coinsurance	40% coinsurance	Preauthorization is required for certain

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)	
surgery	surgery center)	after deductible	after deductible	services,in order to avoid \$250 penalty per occurrence
	Physician/surgeon fees	20% coinsurance after deductible	40% coinsurance after deductible	None
If you need immediate medical attention	Emergency room care	\$500 copay /per visit		ER copay is waived if admitted as inpatient. All facilities are covered as in-network subject to meeting “emergency” criteria.
	Emergency medical transportation	20% coinsurance after deductible		All facilities are covered as in-network subject to meeting “emergency” criteria.
	Urgent care	\$75 copay /per visit; 20% coinsurance for facility fees	40% coinsurance after deductible	Does not include labs or x-rays.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance after deductible	40% coinsurance after deductible	Preauthorization is required in order to avoid \$250 penalty per occurrence.
	Physician/surgeon fees	20% coinsurance after deductible	40% coinsurance after deductible	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$30 copay /office visit (deductible does not apply); 20% coinsurance for other outpatient services.	40% coinsurance after deductible	None
	Inpatient services	20% coinsurance after deductible	40% coinsurance after deductible	Preauthorization is required in order to avoid \$250 penalty per occurrence.
If you are pregnant	Office visits	\$30 copay /per visit	40% coinsurance after deductible	Cost sharing does not apply to certain preventive services . Depending on the type of services, coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Preauthorization is required for inpatient stay over 48 hours for a vaginal delivery or 96 hours for a cesarean section in order to avoid a \$250 penalty.
	Childbirth/delivery professional services	20% coinsurance after deductible	40% coinsurance after deductible	
	Childbirth/delivery facility services	20% coinsurance after deductible	40% coinsurance after deductible	
If you need help recovering or have other special health	Home health care	20% coinsurance after deductible	40% coinsurance after deductible	Maximum 60 visits per benefit period. Preauthorization is required in order to avoid \$250 penalty per occurrence.

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)	
needs	Rehabilitation services	\$30 copay /per visit	40% coinsurance after deductible	Physical and Occupational Therapy is limited to a combined maximum of 20 Visits for office and Outpatient facility services, per Covered Person per Calendar Year. Speech Therapy is limited to 20 visits per Person per Calendar Year.
	Habilitation services	20% coinsurance after deductible	40% coinsurance after deductible	
	Skilled nursing care	20% coinsurance after deductible	40% coinsurance after deductible	Maximum 60 visits per benefit period. Inpatient services Preauthorization is required in order to avoid \$250 penalty per occurrence.
	Durable medical equipment	20% coinsurance after deductible	40% coinsurance after deductible	Preauthorization is required in order to avoid \$250 penalty per occurrence. See Plan Document
	Hospice services	20% coinsurance after deductible	40% coinsurance after deductible	Patient's life expectancy is 6 months or less. Inpatient services Preauthorization is required in order to avoid \$250 penalty per occurrence.
If your child needs dental or eye care	Children's eye exam	No Charge	Not Covered	Applies from birth to age 5.
	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 .)		
<ul style="list-style-type: none"> Bariatric Surgery Cosmetic Surgery Dental Care (Adult) Dental Check-ups (Child) 	<ul style="list-style-type: none"> Glasses (Child) Hearing Aids Long-term Care Non-emergency care when traveling outside the U.S. 	<ul style="list-style-type: none"> 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.)		
<ul style="list-style-type: none"> Acupuncture 	<ul style="list-style-type: none"> Chiropractic care (limited to 20 visits per benefit period) 	<ul style="list-style-type: none"> Infertility testing (limited to covered services necessary to diagnose this condition)

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. For more information on your rights to continue coverage, contact the plan at 888-721-2128. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or

www.cciio.cms.gov. 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: 1-888-721-2128

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 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 1-888-721-2128

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-721-2128

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-888-721-2128

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-888-721-2128

-----*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	\$2,500
■ Specialist copayment	\$60
■ Hospital (facility) coinsurance	20%
■ Other coinsurance	20%

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	\$12,800
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In this example, Peg would pay:

Cost Sharing	
Deductibles	\$2,500
Copayments	\$0
Coinsurance	\$2,500
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$5,060

Managing Joe's type 2 Diabetes

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

■ The plan's overall deductible	\$2,500
■ Specialist copayment	\$60
■ Hospital (facility) coinsurance	20%
■ Other coinsurance	20%

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	\$7,400
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In this example, Joe would pay:

Cost Sharing	
Deductibles*	\$100
Copayments	\$1,400
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$60
The total Joe would pay is	\$1,560

Mia's Simple Fracture

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

■ The plan's overall deductible	\$2,500
■ Specialist copayment	\$60
■ Hospital (facility) coinsurance	20%
■ Other coinsurance	20%

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	\$1,900
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In this example, Mia would pay:

Cost Sharing	
Deductibles*	\$800
Copayments	\$600
Coinsurance	\$200
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,600