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. For assistance with claims and medical benefits contact **Valenz Navcare Concierge Services at** 1-877-208-5952. For **Case Management Services** contact Valenz Navcare at 1-877-208-5952.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Network providers: $2,000 Individual / $4,000 Family Out-of-network providers: Not Covered **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. Preventive care and categories with a copay 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: $6,000 Individual / $12,000 Family Out-of-network providers: Not Covered	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

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 (Deductible Waived)	Not Covered	Telemedicine with $0 cost share via Health Wallet at 1-800-363-3725 or www.thehealthwallet.com Additional services provided in addition to the office visit may be subject to additional copay, deductible, and/or coinsurance cost share.
	Specialist visit to treat an injury or illness	$60 copay/per visit (Deductible Waived)	Not Covered	
	Preventive care/screening/ immunization	No Charge	Not Covered	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)	No Charge	Not Covered	None
	Imaging (CT/PET scans, MRIs)	20% coinsurance after deductible	Not Covered	Preauthorization is required or benefit reduces to 50% of the allowed amount.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.mypromotecare.com or call **1-888-478-3443**	Generic drugs (Tier 1)	$10 copay Retail $25 copay Mail Order	Not Covered	**Deductible waived for prescription drugs.** Certain preventive medications, including ACA mandated contraceptives are covered at No Charge. Covers up to a 30-day supply up to 90 day at 3x Retail copay (retail subscription); 31-90 day supply (mail order prescription) . Certain drugs may have a preauthorization requirement or may result in a higher cost. **Not all Drugs are covered.**
	Preferred brand drugs (Tier 2)	$40 copay Retail $100 copay Mail Order	Not Covered	
	Non-preferred brand drugs (Tier 3)	$75 copay Retail $187.50 copay Mail Order	Not Covered	
	Specialty drugs (Tier 4)	$125 copay Retail $312.50 copay Mail Order	Not Covered	

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 have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance after deductible	Not Covered	Preauthorization is required for certain services, for details call plan administrator.
	Physician/surgeon fees	20% coinsurance after deductible	Not Covered	None
If you need immediate medical attention	Emergency room care	$250 copay and 20% coinsurance (Deductible Waived)		ER copay is waived if admitted as inpatient. All facilities are covered as in-network subject to meeting "emergency" criteria. Network deductible applies for Out-of-Network
	Emergency medical transportation	20% coinsurance after deductible		Ground and Air Ambulance Services only. All facilities are covered as in-network subject to meeting "emergency" criteria. Network deductible applies for Out-of-Network
	Urgent care	$75 copay/per visit (Deductible Waived)	Not Covered	Additional services provided in addition to the Urgent Care visit may be subject to additional copay, deductible, and/or coinsurance cost share.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance after deductible	Not Covered	Preauthorization is required or benefit reduces to 50% of the allowed amount.
	Physician/surgeon fees	20% coinsurance after deductible	Not Covered	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	**Office Setting:** No Charge (Deductible Waived) **Facility Services (IOP/PHP):** 20% coinsurance after deductible	Not Covered	In Network Partial hospitalization(PHP) & Intensive Outpatient treatment (IOP) 20% coinsurance after deductible.
	Inpatient services	20% coinsurance after deductible	Not Covered	Preauthorization is required or benefit reduces to 50% of the allowed amount.

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 are pregnant	Office visits	No Charge	Not Covered	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.
	Childbirth/delivery professional services	20% coinsurance after deductible	Not Covered	
	Childbirth/delivery facility services	20% coinsurance after deductible	Not Covered	
If you need help recovering or have other special health needs	Home health care	20% coinsurance after deductible	Not Covered	Maximum 60 visits per benefit period. Preauthorization is required or benefit reduces to 50% of the allowed amount.
	Rehabilitation services	$30 copay/per visit (Deductible Waived)	Not Covered	Physical therapy, Speech therapy, and Occupational therapy have no visit limitations. Cardiac therapy limited to 36 visits per calendar year. Pulmonary therapy limited to 20 visits per calendar year. No limits apply for treatment of Autism Spectrum Disorder Services for children under the age of 21.
	Habilitation services	$30 copay/per visit (Deductible Waived)	Not Covered	
	Skilled nursing care	20% coinsurance after deductible	Not Covered	Maximum 60 days (combined with inpatient physical medical rehabilitation) per calendar year. Preauthorization is required or benefit reduces to 50% of the allowed amount.
	Durable medical equipment	20% coinsurance after deductible	Not Covered	Covers 1 per type of DME (including repair / replacement) every 3 years. Preauthorization is required or benefit reduces to 50% of the allowed amount.
	Hospice services	20% coinsurance after deductible	Not Covered	Preauthorization is required or benefit reduces to 50% of the allowed amount.

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 your child needs dental or eye care	Children's eye exam	Not covered Except for ACA mandated	Not Covered	One vision screening for children 3-5 years is covered as a preventive service. Cost sharing does not apply for preventive services.
	Children's glasses	Not covered Except for ACA mandated	Not Covered	No Coverage for Glasses
	Children's dental check-up	Not covered Except for ACA mandated	Not Covered	Dental caries fluoride application for infants and children up to 5 years are covered as preventive services. Cost sharing does not apply for preventive services.

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
- Dental Care (Adult)
- Long-term Care
- Non-emergency care when traveling outside the U.S.
- Private-duty Nursing
- Routine eye care (Adult)
- Routine Foot Care (non-diabetic)
- 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 – Limited to 60 visits per calendar year
- Hearing aids – Limited to 1 per ear / 24 months
- Infertility treatment – cycle limits may apply
- Routine Foot Care (Diabetic only)

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: 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. For more information on your rights to continue coverage, contact the plan at 1-888-721-2128. 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**.
Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual mark 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 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, kwiijigo 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	$2,000
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	**$12,700**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$2,000
Copayments	$110
Coinsurance	$1,300
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$3,370**

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

The plan's overall deductible	$1,500
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	**$5,600**

In this example, Joe would pay:

Cost Sharing	
Deductibles*	$800
Copayments	$1,000
Coinsurance	$0
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$1,820**

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

The plan's overall deductible	$1,500
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	**$2,800**

In this example, Mia would pay:

Cost Sharing	
Deductibles*	$1,200
Copayments	$500
Coinsurance	$70
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$1,770**

The **plan** would be responsible for the other costs of these EXAMPLE covered services.