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: $1,000 individual / $3,000 family Out-of-network providers: $2,000 individual / $6,000 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. Prescription drugs, Preventive care , Emergency Room/Urgent care, primary/specialist office visits, pre/post-natal care, Outpatient mental health/substance abuse services, inpatient mental health/ substance abuse services for (Centers of Excellence) Bella Monte and Core Centers providers, routine eye exam and rehabilitation services 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: $3,000 individual / $7,500 family Out-of-network providers: $6,000 individual / $15,000 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

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	$ 20 copay/per visit	40% coinsurance after deductible	Copay applies per visit regardless of what services are rendered.
	Specialist visit to treat an injury or illness	$ 20 copay/per visit	40% coinsurance after deductible	
	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)	$ 50 copay/per visit	40% coinsurance after deductible	None
	Imaging (CT/PET scans, MRIs)	20% coinsurance after deductible	40% coinsurance after deductible	Preauthorization is required for PET scans and non-orthopedic CT/MRI's. If Preauthorization is not obtained benefit may be reduced by $400 of the total cost of the service.
If you need drugs to treat your illness or condition More information about Tier 1, 2, and 3 prescription drug coverage is available at www.mysmithrx.com or call 1-844-454-5201	Generic drugs (Tier 1)	$ 10 copay Retail $ 20 copay Mail Order	$ 10 copay, then 25% coinsurance (Retail)	Deductible does not apply. Dispense as Written (DAW) provision does apply. Covers up to a 30-day supply (retail prescription); 90 day supply (mail order prescription). No cost for ACA preventive care drugs. Specialty drugs must be obtained directly from the Specialty Pharmacy program after 2 refills at a retail pharmacy. Mandatory mail order and mail order pharmacy are required to be filled through United/Xcel-Rx at (1-877-888-7282 or visit www.unitedxcelrx.com after 1 refill at a retail pharmacy.
	Preferred brand drugs (Tier 2)	$ 30 copay Retail $ 60 copay Mail Order	$ 30 copay, then 25% coinsurance (Retail)	
	Non-preferred brand drugs (Tier 3)	$ 60 copay Retail $ 120 copay Mail Order	$ 60 copay, then 25% coinsurance (Retail)	
	Specialty drugs (Tier 4)	Contact Specialty Drug Provider United/Xcel-Rx at 1-877-888-7282 or www.unitedxcelrx.com	Contact Specialty Drug Provider United/Xcel-Rx at 1-877-888-7282 or www.unitedxcelrx.com	

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	40% coinsurance after deductible	Preauthorization is required for certain services and surgeries, including infusion therapy costing over $2,000 per drug per month. If Preauthorization is not obtained benefits may be reduced by $400 of the total cost of service. See your plan document for details.
	Physician/surgeon fees	20% coinsurance after deductible	40% coinsurance after deductible	None
If you need immediate medical attention	Emergency room care	$ 200 copay/per visit		ER copay is waived if admitted as inpatient. All facilities are covered as in-network subject to meeting "emergency" criteria. Non-participating providers paid at the participating provider level of benefits.
	Emergency medical transportation	20% coinsurance after deductible		All facilities are covered as in-network subject to meeting "emergency" criteria. Non-participating providers paid at the participating provider level of benefits.
	Urgent care	No Charge	40% coinsurance after deductible	None
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance after deductible	40% coinsurance after deductible	Preauthorization is required or benefit may be reduced by $400 of the total cost of the service.
	Physician/surgeon fees	20% coinsurance after deductible	40% coinsurance after deductible	

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 mental health, behavioral health, or substance abuse services	Outpatient services	$ 20 copay/per visit	40% coinsurance after deductible	None
	Inpatient services	(Centers of Excellence) Bella Monte and Core Centers providers $1000 copay/per admission (facility charges)/No Charge (professional fees) All other Providers: 20% coinsurance after deductible	40% coinsurance after deductible	Preauthorization is required or benefit may be reduced by $400 of the total cost of the service.
If you are pregnant	Office visits	No Charge after initial $ 20 copay	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. If Preauthorization is not obtained benefit may be reduced by $400 of the total cost of the service. Newborn does not count toward the mother's expense; therefore the family deductible may apply.
	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 needs	Home health care	20% coinsurance after deductible	40% coinsurance after deductible	Maximum 60 visits per calendar year. Preauthorization is required or benefit may be reduced by $400 of the total cost of the service.
	Rehabilitation services	$ 20 copay/per visit	40% coinsurance after deductible	Maximum 60 visits per calendar year per therapy (Physical therapy, speech therapy, and occupational therapy)
	Habilitation services	Not Covered	Not Covered	This exclusion will not apply to expenses related to the diagnosis, testing and treatment of autism, ADD or ADHD.

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)	
	Skilled nursing care	20% coinsurance after deductible	40% coinsurance after deductible	Maximum 60 visits per calendar year. Preauthorization is required. If Pre-authorization is not obtained benefits may be reduced by $400 of the total cost of the service. .
	Durable medical equipment	20% coinsurance after deductible	40% coinsurance after deductible	Preauthorization is required items including electric/motorized scooters, wheelchairs, and pneumatic compression devices. If Preauthorization is not obtained benefits may be reduced by $400 of the total cost of the service. .
	Hospice services	20% coinsurance after deductible	40% coinsurance after deductible	Bereavement counseling is covered if received within 6 months of death.
If your child needs dental or eye care	Children's eye exam	No Charge	40% coinsurance after deductible	Coverage limited to one exam per 24 month period.
	Children's glasses	Not Covered Except ACA required services	Not Covered	No coverage for Standard Glasses
	Children's dental check-up	Not Covered Except ACA required services	Not Covered	No coverage for Standard Dental check-up

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 (excluding anesthetic usage)
- Applied Behavioral Analysis (ABA therapy)
- Bariatric Surgery
- Cosmetic Surgery
- Glasses (Adult & Child)
- Habilitation Services
- Hearing aids
- Infertility treatment (except diagnosis)
- Long-term care
- Non-Emergency use of Emergency services.
- Non-Emergency care when traveling outside the U.S.
- Routine Dental Care (Adult & Child)
- Routine Foot Care (except for metabolic or peripheral vascular disease)
- Sleep Study
- 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
- Private-duty nursing
- Telemedicine via Health Wallet 1-888-995-2759 or visit www.thehealthwallet.com
- Dental Care Non-Routine Services & Injury

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, 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	$1,000
Specialist copayment	$20
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	$12,840

In this example, Peg would pay:

Cost Sharing	
Deductibles	$1,000
Copayments	$0
Coinsurance	$2,000
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	$3,060

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

The plan's overall deductible	$1,000
Specialist copayment	$20
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	$7,460

In this example, Joe would pay:

Cost Sharing	
Deductibles*	$1,000
Copayments	$900
Coinsurance	$558
What isn't covered	
Limits or exclusions	$55
The total Joe would pay is	$2,513

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

The plan's overall deductible	$1,000
Specialist copayment	$20
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	$2,010

In this example, Mia would pay:

Cost Sharing	
Deductibles*	$1,000
Copayments	$340
Coinsurance	$172
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	$1,512

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