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, 1-877-257-3826. 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 1-877-257-3826 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Network providers: $6,500 individual / $13,200 family Out-of-network providers: $13,000 individual / $26,000 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. Preventive care 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: $6,500 individual / $13,200 family Out-of-network providers: 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, 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	Covered at 100% after deductible	10% coinsurance after deductible. OON Services: Plan pays the lesser of 150% of Medicare or UCR - Fair Health Pricing	**Out of Network Hospital Based Services are Excluded**. Telemedicine with $0 cost share via Health Wallet at www.thehealthwallet.com or at 1-888-995-2759
	Specialist visit to treat an injury or illness	Covered at 100% after deductible	10% coinsurance after deductible. OON Services: Plan pays the lesser of 150% of Medicare or UCR - Fair Health Pricing	**Out of Network Hospital Based Services are Excluded**
	Preventive care/screening/ immunization	No Charge	10% coinsurance after deductible. OON Services: Plan pays the lesser of 150% of Medicare or UCR - Fair Health Pricing	**Out of Network Hospital Based Services are Excluded** 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, lab, ultrasound)	Covered at 100% after deductible	10% coinsurance after deductible. OON Services: Plan pays the lesser of 150% of Medicare or UCR - Fair Health Pricing	**Out of Network Hospital Based Services are Excluded** Preauthorization is required for Sleep Study or benefit reduces to 50% of the allowed. Contact 1-888-721-2128 for Preauthorization.
	Imaging (CT/PET scans, MRIs)	Covered at 100% after deductible	10% coinsurance after deductible. OON Services: Plan pays the lesser of 150% of Medicare or UCR - Fair Health Pricing	Preauthorization is required or benefit reduces to 50% of the allowed. Contact 1-888-721-2128 for Preauthorization.

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 need drugs to treat your illness or condition More information about **prescription drug coverage** provided by EHIM is available at www.ehimrx.com or call **1-800-311-3446**	Generic drugs	Covered at 100% after deductible	Not Covered	$0 Cost Share for up to 30 days of Preventive Care Generic Medication Covers up to a 30-day supply (retail subscription); 31-90-day supply (mail order prescription). If a prescription is filled with a non-generic drug when a generic equivalent exists, member will be responsible for the cost difference between the non-generic drug and the generic equivalent.
	Preferred brand drugs	Covered at 100% after deductible	Not Covered	
	Non-preferred brand drugs	Covered at 100% after deductible	Not Covered	
	Specialty drugs	Not Covered	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Covered at 100% after deductible	10% coinsurance after deductible. OON Services: Plan pays the lesser of 150% of Medicare or UCR - Fair Health Pricing	Preauthorization is required for certain services, for details call plan administrator. Contact 1-888-721-2128 for Preauthorization.
	Physician/surgeon fees	Covered at 100% after deductible	10% coinsurance after deductible. OON Services: Plan pays the lesser of 150% of Medicare or UCR - Fair Health Pricing	None
If you need immediate medical attention	Emergency room care	Covered at 100% after deductible		All facilities are covered as in-network subject to meeting "emergency" criteria. **Ground Ambulance Only**.
	Emergency medical transportation	Covered at 100% after deductible		
	Urgent care	Covered at 100% after deductible	10% coinsurance after deductible. OON Services: Plan pays the lesser of 150% of Medicare or UCR - Fair Health Pricing	None.

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 a hospital stay	Facility fee (e.g., hospital room)	Covered at 100% after deductible	10% coinsurance after deductible. OON Services: Plan pays the lesser of 150% of Medicare or UCR - Fair Health Pricing	Preauthorization is required or benefit reduces to 50% of the allowed. Contact 1-888-721-2128 for Preauthorization.
	Physician/surgeon fees	Covered at 100% after deductible	10% coinsurance after deductible. OON Services: Plan pays the lesser of 150% of Medicare or UCR - Fair Health Pricing	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Covered at 100% after deductible	10% coinsurance after deductible. OON Services: Plan pays the lesser of 150% of Medicare or UCR - Fair Health Pricing	None
	Inpatient services	Covered at 100% after deductible	10% coinsurance after deductible. OON Services: Plan pays the lesser of 150% of Medicare or UCR - Fair Health Pricing	Preauthorization is required or benefit reduces to 50% of the allowed. Contact 1-888-721-2128 for Preauthorization.
If you are pregnant	Office visits	Covered at 100% after deductible	10% coinsurance after deductible. OON Services: Plan pays the lesser of 150% of Medicare or UCR - Fair Health Pricing	Cost sharing does not apply to certain preventive services. Depending on the type of services, cost sharing 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	Covered at 100% after deductible	10% coinsurance after deductible. OON Services: Plan pays the lesser of 150% of Medicare or UCR - Fair Health Pricing	

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)	
	Childbirth/delivery facility services	Covered at 100% after deductible	10% coinsurance after deductible. OON Services: Plan pays the lesser of 150% of Medicare or UCR - Fair Health Pricing	
If you need help recovering or have other special health needs	Home health care	Covered at 100% after deductible	10% coinsurance after deductible. OON Services: Plan pays the lesser of 150% of Medicare or UCR - Fair Health Pricing	Limited to 20 visits per Calendar Year. Preauthorization is required or benefit reduces to 50% of the allowed. Contact 1-888-721-2128 for Preauthorization.
	Rehabilitation services	Covered at 100% after deductible	10% coinsurance after deductible. OON Services: Plan pays the lesser of 150% of Medicare or UCR - Fair Health Pricing	Limited to 20 visits per Calendar Year. Combined limit for Physical, Occupational, and Speech Therapy. Preauthorization is required or benefit reduces to 50% of the allowed. Contact 1-888-721-2128 for Preauthorization.
	Habilitation services	Covered at 100% after deductible	10% coinsurance after deductible. OON Services: Plan pays the lesser of 150% of Medicare or UCR - Fair Health Pricing	
	Skilled nursing care	Covered at 100% after deductible	10% coinsurance after deductible. OON Services: Plan pays the lesser of 150% of Medicare or UCR - Fair Health Pricing	Limited to 60 visits/Days per Calendar Year. Preauthorization is required or benefit reduces to 50% of the allowed. Contact 1-888-721-2128 for Preauthorization.
	Durable medical equipment	Covered at 100% after deductible	10% coinsurance after deductible. OON Services: Plan pays the lesser of 150% of Medicare or UCR - Fair Health Pricing	Preauthorization is required for some items or benefit reduces to 50% of the allowed. Contact 1-888-721-2128 for Preauthorization.

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)	
	Hospice services	Covered at 100% after deductible	10% coinsurance after deductible. OON Services: Plan pays the lesser of 150% of Medicare or UCR - Fair Health Pricing	Limited to 180 days per Lifetime. Preauthorization is required or benefit reduces to 50% of the allowed. Contact 1-888-721-2128 for Preauthorization.
If your child needs dental or eye care	Children's eye exam	Not Covered	Not Covered	No coverage for children's eye exam
	Children's glasses	Not Covered	Not Covered	No coverage for children's glasses
	Children's dental check-up	Not Covered	Not Covered	No coverage for children's dental checkup

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.)

- Abortion (elective)
- Acupuncture
- Air/Water Emergency Transportation
- Allergy Testing
- Alternative Medicine/Homeopathy
- Applied Behavior Analysis(ABA Therapy)
- Bariatric Surgery
- Bereavement Counseling
- Biofeedback
- Cosmetic Surgery
- Dental Care (routine) Adult and Child except as required by ACA
- Eye Care (routine) Adult and Child except as required by ACA
- Foot Care (routine)
- Half-way house
- Infertility Treatment/Services
- Long Term Care
- Massage Therapy
- Methadone Clinics
- Non-Emergency Care outside the U.S.
- Non-Emergency Care in the ER setting
- Oral Surgery
- Primary Care Practitioner Surgery
- Private Duty Nursing
- Respite Care
- Sleep Studies/Sleep Management Programs
- Specialty Medications
- TMJ Treatment and Appliances
- Weight Loss Programs

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

- Chiropractic Services – Limited to 20 Visits per Calendar Year
- Hospice Services – Limited to 180 days per Lifetime.

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 1-877-257-3826. 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: 1-877-257-3826

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 1-877-257-3826
Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-257-3826
[Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-877-257-3826
[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-877-257-3826

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** **$6,500**
- **Specialist copayment** **$0**
- **Hospital (facility) coinsurance** **0% after deductible**
- **Other coinsurance** **0% after deductible**

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	**$12,687**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$6,500
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$6,650**

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

- **The plan's overall deductible** **$6,500**
- **Specialist copayment** **$0**
- **Hospital (facility) coinsurance** **0% after deductible**
- **Other coinsurance** **0% after deductible**

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	**$5,601**

In this example, Joe would pay:

Cost Sharing	
Deductibles*	$5,601
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$55
The total Joe would pay is	**$5,651**

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

- **The plan's overall deductible** **$6,500**
- **Specialist copayment** **$0**
- **Hospital (facility) coinsurance** **0% after deductible**
- **Other coinsurance** **0% after deductible**

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*	$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.