### Important Questions | Answers | Why this Matters:

**What is the overall deductible?**
- For in-network providers: **$500 person / $1,000 family**
- For out-of-network providers: **$1,500 person / $3,000 family**
- Does not apply to in-network preventive care, prescription drugs
- Co-payments don't count toward the deductible.

You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the **deductible** starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the **deductible**.

**Are there other deductibles for specific services?**
- Yes, $25 per visit for out-of-network primary care physician and specialist physician office visits.
- There are no other specific deductibles.

You must pay all of the costs for these services up to the specific **deductibles** amount before this plan begins to pay for these services.

**Is there an out-of-pocket limit on my expenses?**
- Yes. For in-network providers: **$3,000 person / $6,000 family**
- For out-of-network providers: **$4,500 person / $9,000 family**

The **out-of-pocket limit** is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.

**What is not included in the out-of-pocket limit?**
- Premium, balance-billed charges, prescription drug copayments/co-insurance, penalties for no pre-authorization, and health care this plan doesn't cover.

Even though you pay these expenses, they don't count toward the **out-of-pocket limit**.

**Is there an overall annual limit on what the plan pays?**
- No.

The chart starting on page 2 describes any limits on what the plan will pay for **specific** covered services, such as office visits.

**Does this plan use a network of providers?**
- Yes. For a list of participating providers, see [www.myCigna.com](http://www.myCigna.com) or call 1-800-Cigna24

If you use an in-network doctor or other health care **provider**, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network **provider** for some services. Plans use the term in-network, **preferred**, or participating for **providers** in their **network**. See the chart starting on page 2 for how this plan pays different kinds of **providers**.

**Do I need a referral to see a specialist?**
- No. You don't need a referral to see a specialist.

You can see the **specialist** you choose without permission from this plan.

**Are there services this plan doesn't cover?**
- Yes.

Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about **excluded services**.
- **Co-payments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- **Co-insurance** is *your* share of the costs of a covered service, calculated as a percent of the *allowed amount* of the service. For example, if the health plan's *allowed amount* for an overnight hospital stay is $1,000, your *co-insurance* payment of 20% would be $200. This may change if you haven't met your *deductible*.
- The amount the plan pays for covered services is based on the *allowed amount*. If an out-of-network *provider* charges more than the *allowed amount*, you may have to pay the difference. For example, if an out-of-network hospital charge is $1,500 for an overnight stay and the *allowed amount* is $1,000, you may have to pay the $500 difference. (This is called *balance billing*.)
- This plan may encourage you to use in-network *providers* by charging you lower *deductibles*, *co-payments* and *co-insurance* amounts.

### Common Medical Event

<table>
<thead>
<tr>
<th>Services You May Need</th>
<th>If you visit a health care provider's office or clinic</th>
<th>If you have a test</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary care visit to treat an injury or illness</td>
<td></td>
<td>Diagnostic test (x-ray, blood work)</td>
</tr>
<tr>
<td>Specialist visit</td>
<td>Other practitioner office visit</td>
<td>Imaging (CT/PET scans, MRIs)</td>
</tr>
<tr>
<td>Preventive care/screening/immunization</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Your Cost if you use an</th>
<th>In-Network Provider</th>
<th>Out-of-Network Provider</th>
<th>Limitations &amp; Exceptions</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>20% co-insurance</td>
<td>40% co-insurance</td>
<td></td>
</tr>
<tr>
<td></td>
<td>20% co-insurance</td>
<td>40% co-insurance</td>
<td></td>
</tr>
<tr>
<td></td>
<td>20% co-insurance for chiropractor</td>
<td>40% co-insurance</td>
<td>Coverage for Chiropractic care is limited to 36 days annual max.</td>
</tr>
<tr>
<td></td>
<td>No charge</td>
<td>Not covered/visit 40% co-insurance/screening Not Covered/immunizations</td>
<td></td>
</tr>
<tr>
<td></td>
<td>20% co-insurance</td>
<td>40% co-insurance</td>
<td></td>
</tr>
<tr>
<td>Common Medical Event</td>
<td>Services You May Need</td>
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<tr>
<td>----------------------</td>
<td>-----------------------</td>
<td>-------------------------</td>
<td>--------------------------</td>
</tr>
<tr>
<td></td>
<td></td>
<td>In-Network Provider</td>
<td>Out-of-Network Provider</td>
</tr>
<tr>
<td>If you need drugs to treat your illness or condition</td>
<td>Generic drugs</td>
<td>$10 co-pay/prescription (retail), $20 co-pay/prescription (home delivery)</td>
<td>Not Covered</td>
</tr>
<tr>
<td></td>
<td>Preferred brand drugs</td>
<td>$25 co-pay/prescription (retail), $50 co-pay/prescription (home delivery)</td>
<td>Not Covered</td>
</tr>
<tr>
<td></td>
<td>Non-preferred brand drugs</td>
<td>$45 co-pay/prescription (retail), $90 co-pay/prescription (home delivery)</td>
<td>Not Covered</td>
</tr>
<tr>
<td></td>
<td>Specialty drugs</td>
<td>Covered, with applicable copay levels as shown above.</td>
<td>Not Covered</td>
</tr>
<tr>
<td>If you have outpatient surgery</td>
<td>Facility fee (e.g., ambulatory surgery center)</td>
<td>20% co-insurance</td>
<td>40% co-insurance</td>
</tr>
<tr>
<td></td>
<td>Physician/surgeon fees</td>
<td>20% co-insurance</td>
<td>40% co-insurance</td>
</tr>
</tbody>
</table>

Questions: Call 1-800-Cigna24 or visit us at www.myCigna.com. If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.cciio.cms.gov or call 1-800-Cigna24 to request a copy.
<table>
<thead>
<tr>
<th>Common Medical Event</th>
<th>Services You May Need</th>
<th>Your Cost if you use an In-Network Provider</th>
<th>Your Cost if you use an Out-of-Network Provider</th>
<th>Limitations &amp; Exceptions</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you need immediate medical attention</td>
<td>Emergency room services</td>
<td>$100 co-pay/visit</td>
<td>$100 co-pay/visit</td>
<td>Per visit co-pay is waived if admitted</td>
</tr>
<tr>
<td>If you have a hospital stay</td>
<td>Facility fee (e.g., hospital room)</td>
<td>20% co-insurance</td>
<td>40% co-insurance</td>
<td>20% penalty for no precertification.</td>
</tr>
<tr>
<td>If you have mental health, behavioral health, or substance abuse needs</td>
<td>Mental/Behavioral health outpatient services</td>
<td>20% co-insurance</td>
<td>40% co-insurance</td>
<td>--------none---------</td>
</tr>
<tr>
<td>If you have mental health, behavioral health, or substance abuse needs</td>
<td>Mental/Behavioral health inpatient services</td>
<td>20% co-insurance</td>
<td>40% co-insurance</td>
<td>20% penalty for no precertification.</td>
</tr>
<tr>
<td>If you have mental health, behavioral health, or substance abuse needs</td>
<td>Substance use disorder outpatient services</td>
<td>20% co-insurance</td>
<td>40% co-insurance</td>
<td>--------none---------</td>
</tr>
<tr>
<td>If you have mental health, behavioral health, or substance abuse needs</td>
<td>Substance use disorder inpatient services</td>
<td>20% co-insurance</td>
<td>40% co-insurance</td>
<td>20% penalty for no precertification.</td>
</tr>
<tr>
<td>If you are pregnant</td>
<td>Prenatal and postnatal care</td>
<td>20% co-insurance</td>
<td>40% co-insurance</td>
<td>20% penalty for no precertification.</td>
</tr>
<tr>
<td>If you need help recovering or have other special health needs</td>
<td>Home health care</td>
<td>20% co-insurance</td>
<td>40% co-insurance</td>
<td>Coverage is limited to 40 days annual max. Maximums cross-accumulate.</td>
</tr>
<tr>
<td>If you need help recovering or have other special health needs</td>
<td>Rehabilitation services</td>
<td>20% co-insurance</td>
<td>40% co-insurance</td>
<td>Coverage is limited to annual max of: 60 days for Rehabilitation services; 36 days for Cardiac rehab services</td>
</tr>
<tr>
<td></td>
<td>Habilitation services</td>
<td>Not Covered</td>
<td>Not Covered</td>
<td>--------none---------</td>
</tr>
<tr>
<td>If you need help recovering or have other special health needs</td>
<td>Skilled nursing care</td>
<td>20% co-insurance</td>
<td>40% co-insurance</td>
<td>20% penalty for no precertification.</td>
</tr>
<tr>
<td></td>
<td>Durable medical equipment</td>
<td>20% co-insurance</td>
<td>40% co-insurance</td>
<td>--------none---------</td>
</tr>
<tr>
<td>If you need help recovering or have other special health needs</td>
<td>Hospice services</td>
<td>20% co-insurance</td>
<td>40% co-insurance</td>
<td>20% penalty for failure to precertify inpatient hospice services.</td>
</tr>
</tbody>
</table>

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<th>Services You May Need</th>
<th>Your Cost if you use an</th>
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</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>In-Network Provider</td>
<td>Out-of-Network Provider</td>
</tr>
<tr>
<td>If your child needs dental or eye care</td>
<td>Eye Exam</td>
<td>Not Covered</td>
<td>Not Covered</td>
</tr>
<tr>
<td></td>
<td>Glasses</td>
<td>Not Covered</td>
<td>Not Covered</td>
</tr>
<tr>
<td></td>
<td>Dental check-up</td>
<td>Not Covered</td>
<td>Not Covered</td>
</tr>
</tbody>
</table>

### Excluded Services & Other Covered Services

#### Services Your Plan Does NOT Cover

- Acupuncture
- Cosmetic surgery
- Dental care (Adult)
- Dental care (Children)
- Eye care (Children)
- Habilitation services

- Hearing aids
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Prescription drugs
- Private-duty nursing

- Routine eye care (Adult)
- Routine foot care
- Weight loss programs

#### Other Covered Services

- Bariatric surgery
- Chiropractic care
Your Rights to Continue Coverage:
If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a premium, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-800-Cigna24. 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, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:
If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to appeal or file a grievance. For questions about your rights, this notice, or assistance, you can contact Cigna Customer service at 1-800-Cigna24. You may also contact the Department of Labor’s Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. Additionally, a consumer assistance program can help you file your appeal. Contact the program for this plan’s situs state: Illinois Department of Insurance at 877-527-9431. However, for information regarding your own state's consumer assistance program refer to www.healthcare.gov.

Does this Coverage Provide Minimum Essential Coverage?
The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage.” This plan or policy does provide minimum essential coverage.

Does this Coverage Meet the Minimum Value Standard?
The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). This health coverage [does/does not] meet the minimum value standard for the benefits it provides.

Language Access Services:
Spanish (Español): Para obtener asistencia en Español, llame al 1-800-244-6224.
Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-244-6224.
Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-800-244-6224.
Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigó holne' 1-800-244-6224.

To see examples of how this plan might cover costs for a sample medical situation, see the next page.
Coverage Examples
About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.

This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Note: These numbers assume enrollment in individual-only coverage.

<table>
<thead>
<tr>
<th>Having a baby</th>
<th>Managing type 2 diabetes</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>(normal delivery)</strong></td>
<td><strong>(routine maintenance of a well-controlled condition)</strong></td>
</tr>
<tr>
<td><strong>Amount owed to providers:</strong> $7,540</td>
<td><strong>Amount owed to providers:</strong> $5,400</td>
</tr>
<tr>
<td><strong>Plan pays:</strong> $5,600</td>
<td><strong>Plan pays:</strong> $3,850</td>
</tr>
<tr>
<td><strong>Patient pays:</strong> $1,940</td>
<td><strong>Patient pays:</strong> $1,550</td>
</tr>
</tbody>
</table>

**Sample care costs:**

**Hospital charges (mother)** $2,700
**Routine Obstetric Care** $2,100
**Hospital charges (baby)** $900
**Anesthesia** $900
**Laboratory tests** $500
**Prescriptions** $200
**Radiology** $200
**Vaccines, other preventive** $40
**Total** $7,540

**Patient pays:**

**Deductible** $500
**Co-pays** $60
**Co-insurance** $1,350
**Limits or exclusions** $30
**Total** $1,940

**Sample care costs:**

**Prescriptions** $2,900
**Medical equipment and supplies** $1,300
**Office visits & procedures** $700
**Education** $300
**Laboratory tests** $100
**Vaccines, other preventive** $100
**Total** $5,400

**Patient pays:**

**Deductible** $500
**Co-pays** $670
**Co-insurance** $100
**Limits or exclusions** $280
**Total** $1,550

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Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include premiums.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or pre-existing condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network providers. If the patient had received care from out-of-network providers, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how deductibles, co-payments, and co-insurance can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✗ No. Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✗ No. Coverage Examples are not cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your providers charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ Yes. When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ Yes. An important cost is the premium you pay. Generally, the lower your premium, the more you'll pay in out-of-pocket costs, such as co-payments, deductibles, and co-insurance. You also should consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

Plan ID: 100721
Plan Name: CTA Plan 3
Kit Track: SBM06188