Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage for: Individual/Individual + Family | Plan Type: HMO



**This is only a summary.** If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.myCigna.com or by calling 1-800-Cigna24

Important Questions	Answers	Why this Matters:
What is the overall deductible?	\$0	See the chart starting on page 2 for your costs for services this plan covers.
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an <u>out-of-pocket limit</u> on my expenses?	Yes. For in-network providers \$1,000 person / \$2,000 family	The <u>out-of-pocket limit</u> 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, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
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 <i>specific</i> covered services, such as office visits.
Does this plan use a <u>network</u> of <u>providers</u> ?	Yes. For a list of participating providers, see <a href="https://www.myCigna.com">www.myCigna.com</a> or call 1-800-Cigna24	If you use an in-network doctor or other health care <u>provider</u> , this plan will pay some or all of the costs of covered services. Be aware, your innetwork doctor or hospital may use an out-of-network <u>provider</u> for some services. Plans use the term in-network, <u>preferred</u> , or participating for <u>providers</u> in their <u>network</u> . See the chart starting on page 2 for how this plan pays different kinds of <u>providers</u> .
Do I need a referral to see a specialist?	Yes. Approval from primary care physician is required to see a <b>specialist</b> .	This plan will pay some or all of the costs to see a <b>specialist</b> for covered services, but only if you have the plan's permission before you see the <b>specialist</b> .
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 4. See your policy or plan document for additional information about <b>excluded services</b> .



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

Common Medical Event	Services You May Need	Your Cost if you use an		Limitations & Exceptions
Common Medical Event		In-Network Provider	Out-of-Network Provider	Litilitations & Exceptions
	Primary care visit to treat an injury or illness	\$15 co-pay/visit	Not Covered	none
If you visit a boolth care	Specialist visit	\$15 co-pay/visit	Not Covered	none
If you visit a health care provider's office or clinic	Other practitioner office visit	\$15 co-pay/visit for chiropractor	Not Covered	Coverage for Chiropractic care is limited to 30 days annual max.
	Preventive care/screening/ immunization	\$15 co-pay/visit	Not Covered	Coverage for children through age 16 is at \$0 co-pay/visit
16	Diagnostic test (x-ray, blood work)	No charge	Not Covered	none
If you have a test	Imaging (CT/PET scans, MRIs)	No charge	Not Covered	none
If you need drugs to treat your illness or condition	Generic drugs	\$10 co-pay/prescription (retail), \$20 co-pay/prescription (home delivery)	Not Covered	Coverage is limited up to a 30-day supply (retail) and up to a 90-day supply (home delivery)
More information about prescription drug	Preferred brand drugs	\$20 co-pay/prescription (retail), \$40 co-pay/prescription (home delivery)	Not Covered	Coverage is limited up to a 30-day supply (retail) and up to a 90-day supply (home delivery)
coverage is available at www.myCigna.com	Non-preferred brand drugs	\$40 co-pay/prescription (retail), \$80 co-pay/prescription (home delivery)	Not Covered	Coverage is limited up to a 30-day supply (retail) and up to a 90-day supply (home delivery)

Active Plan

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Common Medical Event	Services You May Need	Your Cost if you use an		Limitations & Exceptions
Common Wedical Event		In-Network Provider	Out-of-Network Provider	Limitations & Exceptions
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	No charge	Not Covered	none
surgery	Physician/surgeon fees	No charge	Not Covered	none
	Emergency room services	\$50 co-pay/visit	\$50 co-pay/visit	Per visit co-pay is waived if admitted
If you need immediate medical attention	Emergency medical transportation	No charge	No charge	none
	Urgent care	\$25 co-pay/visit	\$25 co-pay/visit	Per visit co-pay is waived if admitted
If you have a hospital stay	Facility fee (e.g., hospital room)	\$100 co-pay/admission	Not Covered	none
	Physician/surgeon fees	No charge	Not Covered	none
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	\$15 co-pay/office visit and No charge/other outpatient services	Not Covered	none
	Mental/Behavioral health inpatient services	\$100 co-pay/admission	Not Covered	none
	Substance use disorder outpatient services	\$15 co-pay/office visit and No charge/other outpatient services	Not Covered	none
	Substance use disorder inpatient services	\$100 co-pay/admission	Not Covered	none
	Prenatal and postnatal care	No charge	Not Covered	none
If you are pregnant	Delivery and all inpatient services	\$100 co-pay/admission	Not Covered	none

Common Medical Event	Services You May Need	Your Cost if you use an		Limitations & Evacations
		In-Network Provider	Out-of-Network Provider	Limitations & Exceptions
	Home health care	No charge	Not Covered	none
	Rehabilitation services	\$15 co-pay/visit	Not Covered	Unllimited days
	Habilitation services	Not Covered	Not Covered	none
If you need help recovering or have other	Skilled nursing care	No charge	Not Covered	Coverage is limited to 100 days annual max
special health needs	Durable medical equipment	No charge	Not Covered	none
•	Hospice services	No charge/inpatient services and No charge/outpatient services	Not Covered	none
	Eye Exam	\$5 co-pay/exam.	Not Covered	Limited to 1 exam every 12 months
If you or your child needs dental or eye care	Glasses	\$10 copay for 1 pair of approved glasses	Not Covered	Limited to 1 pair per contract year
	Dental check-up	Not Covered	Not Covered	none

#### **Excluded Services & Other Covered Services**

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)			
<ul> <li>Acupuncture</li> <li>Bariatric Surgery, unless medically necessary.</li> <li>Cosmetic Surgery</li> <li>Dental Care (Adult and Children)</li> </ul>	<ul> <li>Habilitation services</li> <li>Hearing aids</li> <li>Long-term care</li> <li>Non-emergency care when traveling outside the U.S.</li> <li>Private-duty nursing</li> </ul>	<ul><li>Routine foot care</li><li>Weight loss programs</li></ul>	

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)			
<ul> <li>Chiropractic care</li> </ul>			
<ul> <li>Infertility treatment</li> </ul>			
<ul> <li>Routine Eye Care (Adult)</li> </ul>			

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#### **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 <a href="https://www.cciio.cms.gov">www.cciio.cms.gov</a>. Department of Health and Human Services at 1-877-267-2323 x61565 or <a href="https://www.cciio.cms.gov">www.cciio.cms.gov</a>.

#### **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 <u>appeal</u> or file a <u>grievance</u>. 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 <u>www.dol.gov/ebsa/healthreform</u> or the California Department of Insurance at 1-800-927-4357. Additionally, a consumer assistance program can help you file your appeal. Contact the program for this plan's situs state: California Department of Managed Health Care Help Center at 888-466-2219. However, for information regarding your own state's consumer assistance program refer to <u>www.healthcare.gov</u>.

#### **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 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, kwiijigo holne' 1-800-244-6224.

-----To see examples of how this plan might cover costs for a sample medical situation, see the next page.-----

Active Plan

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# **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.

### Having a baby

(normal delivery)

Amount owed to providers: \$7,540

Plan pays: \$7,320Patient pays: \$220

#### 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
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Total	\$7,540
Total	\$7,540
	\$7,540
Total	<b>\$7,540</b> \$0
Total  Patient pays:	. ,
Total  Patient pays: Deductible	\$0
Patient pays: Deductible Co-pays	\$0 \$190

### Managing type 2 diabetes

(routine maintenance of a well-controlled condition)

• Amount owed to providers: \$5,400

Plan pays: \$4,280Patient pays: \$1,120

#### 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	\$0
Co-pays	\$840
Co-insurance	\$0
Limits or exclusions	\$280
Total	\$1,120

### **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 <u>deductibles</u>, <u>co-payments</u>, and <u>co-insurance</u> 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 <u>not</u> 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 <u>providers</u> 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 <u>premium</u> you pay. Generally, the lower your <u>premium</u>, the more you'll pay in out-of-pocket costs, such as <u>co-payments</u>, <u>deductibles</u>, and <u>co-insurance</u>. 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:52793 Plan Name:Active