



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, go online at www.cigna.com/sp. 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 <https://www.healthcare.gov/sbc-glossary> or call 1-800-Cigna24 to request a copy.

Important Questions	Answers	Why This Matters:
<p>What is the overall deductible?</p>	<p>For Tier 1 in-network providers: \$0/individual or \$0/family For Tier 2 in-network providers: \$3,000/individual or \$6,000/family For out-of-network providers: \$5,000/individual or \$10,000/family</p>	<p>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.</p>
<p>Are there services covered before you meet your deductible?</p>	<p>Yes. In-network preventive care & immunizations, emergency room visits, in-network urgent care facility visits.</p>	<p>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/.</p>
<p>Are there other deductibles for specific services?</p>	<p>Yes. Ambulance.</p>	<p>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.</p>
<p>What is the out-of-pocket limit for this plan?</p>	<p>For Tier 1 in-network providers: \$6,000/individual or \$12,000/family For Tier 2 in-network providers: \$6,000/individual or \$12,000/family For out-of-network providers: \$10,000/individual or \$20,000/family Combined medical/behavioral and pharmacy out-of-pocket limit</p>	<p>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.</p>
<p>What is not included in the out-of-pocket limit?</p>	<p>Penalties for failure to obtain pre-authorization for services, premiums, balance-billing charges, and health care this plan doesn't cover.</p>	<p>Even though you pay these expenses, they don't count toward the out-of-pocket limit.</p>

Important Questions	Answers	Why This Matters:
Will you pay less if you use a network provider ?	Yes. See www.cigna.com or call 1-800-Cigna24 for a list of network providers .	This plan uses a provider network . You will pay less if you use a provider in the plan's network . You pay the least if you use a provider in Tier 1. You pay more if you use a provider in Tier 2. 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 the 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
		Tier 1 In-Network Provider (You will pay the least)	Tier 2 In-Network Provider	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	No charge/visit Deductible does not apply	20% coinsurance /visit	40% coinsurance	None
	Specialist visit	No charge/visit Deductible does not apply	20% coinsurance /visit	40% coinsurance	None
	Preventive care/screening/immunization	No charge Deductible does not apply	No charge Deductible does not apply	40% coinsurance	Other than for Tier 1 services, you may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	No charge Deductible does not apply	20% coinsurance	40% coinsurance	None

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 In-Network Provider (You will pay the least)	Tier 2 In-Network Provider	Out-of-Network Provider (You will pay the most)	
	Imaging (CT/PET scans, MRIs)	No charge Deductible does not apply	20% coinsurance	40% coinsurance	50% penalty for no precertification.
If you need drugs to treat your illness or condition Prescription drug coverage is provided by Express Scripts	Generic drugs (Tier 1)	Retail - \$10 copay Home Delivery - \$25 copay	Retail - \$10 copay Home Delivery - \$25 copay	Contracted Rate	Up to 34 day supply (retail) Anything over 34 day supply (home delivery)
	Preferred brand drugs (Tier 2)	Retail - \$60 copay Home Delivery - \$150 copay	Retail - \$60 copay Home Delivery - \$150 copay	Contracted Rate	
	Non-preferred brand drugs (Tier 3)	Retail - \$150 copay Home Delivery - \$375 copay	Retail - \$150 copay Home Delivery - \$375 copay	Contracted Rate	
	Specialty drugs (Tier 4)	Retail - \$150 copay Home Delivery - \$375 copay	Retail - \$150 copay Home Delivery - \$375 copay	Contracted Rate	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge Deductible does not apply	20% coinsurance	40% coinsurance	50% penalty for no precertification.
	Physician/surgeon fees	No charge Deductible does not apply	20% coinsurance	40% coinsurance	50% penalty for no precertification.
If you need immediate medical attention	Emergency room care	\$500 copay /visit Deductible does not apply	\$500 copay /visit Deductible does not apply	\$500 copay /visit Deductible does not apply	Per visit copay is waived if admitted. Out-of-network services are paid at the in-network cost share.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 In-Network Provider (You will pay the least)	Tier 2 In-Network Provider	Out-of-Network Provider (You will pay the most)	
	Emergency medical transportation	\$350 benefit deductible per day	\$350 benefit deductible per day	\$350 benefit deductible per day	Out-of-network air ambulance services are paid at the in-network cost share and deductible . Ambulance services are covered 100% for Mental Health and Substance Use Disorder diagnoses.
	Urgent care	\$50 copay /visit Deductible does not apply	\$50 copay /visit Deductible does not apply	40% coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge Deductible does not apply	20% coinsurance	40% coinsurance	None
	Physician/surgeon fees	No charge Deductible does not apply	20% coinsurance	40% coinsurance	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge Deductible does not apply	No charge Deductible does not apply	40% coinsurance /office visit 40% coinsurance /all other services	50% penalty if no precert of nonroutine services (i.e., partial hospitalization, IOP, etc.). Includes medical services for MH/SA diagnoses.
	Inpatient services	No charge Deductible does not apply	No charge Deductible does not apply	40% coinsurance	50% penalty for no precertification. Includes medical services for MH/SA diagnoses.
If you are pregnant	Office visits	No charge Deductible does not apply	20% coinsurance	40% coinsurance	50% penalty for no precertification. Primary Care benefit levels apply for

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 In-Network Provider (You will pay the least)	Tier 2 In-Network Provider	Out-of-Network Provider (You will pay the most)	
	Childbirth/delivery professional services	No charge Deductible does not apply	20% coinsurance	40% coinsurance	initial visit to confirm pregnancy. Depending on the type of services, a copayment, coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery facility services	No charge Deductible does not apply	20% coinsurance	40% coinsurance	
If you need help recovering or have other special health needs	Home health care	No charge Deductible does not apply	No charge Deductible does not apply	40% coinsurance	16 hour maximum per day 50% penalty for no precertification.
	Rehabilitation services	No charge/visit Deductible does not apply	No charge/visit for Physical, Occupational, Speech Therapy and Chiropractic Care** 20% coinsurance /All other services ** Deductible does not apply	40% coinsurance /PCP visit 40% coinsurance / Specialist visit	Coverage is limited to annual max of 60 days for Rehabilitation , Cardiac rehab and Chiropractic care services. Limits are not applicable to mental health conditions for Physical, Speech and Occupational therapies.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 In-Network Provider (You will pay the least)	Tier 2 In-Network Provider	Out-of-Network Provider (You will pay the most)	
	Habilitation services	No charge/visit Deductible does not apply	No charge/visit Deductible does not apply	40% coinsurance /PCP visit 40% coinsurance / Specialist visit	Services are covered when Medically Necessary to treat a mental health condition (e.g. autism) or a congenital abnormality. Limits are not applicable to mental health conditions for Physical, Speech and Occupational therapies.
	Skilled nursing care	No charge Deductible does not apply	20% coinsurance	40% coinsurance	50% penalty for no precertification.
	Durable medical equipment	No charge Deductible does not apply	20% coinsurance	40% coinsurance	50% penalty for no precertification.
	Hospice services	No charge/inpatient; No charge/outpatient services	No charge/inpatient; No charge/outpatient services	40% coinsurance /inpatient services 40% coinsurance /outpatient services	50% penalty for failure to precertify inpatient hospice services .
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	Not covered	None
	Children's glasses	Not covered	Not covered	Not covered	None
	Children's dental check-up	Not covered	Not covered	Not covered	None

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
- Cosmetic surgery
- Dental care (Adult)
- Dental care (Children)
- Eye care (Children)
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care
- Weight loss programs

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

- Bariatric Surgery (in-network only Surgeon Charges Lifetime max \$10,000)
- Chiropractic care (combined with [Rehabilitation Services](#))
- Hearing aids (Age 17 & Under 2 devices every 2 years; 18 & Over \$3k maximum per device for 2 devices every 2 years)

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: Cigna at 1-800-Cigna24, Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. 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 on how 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: 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: Tennessee Department of Commerce & Insurance at (615) 741-2218.

Does this plan provide Minimum Essential Coverage? Yes.

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market 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 the 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 1-800-244-6224.

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, kwijjigo holne' 1-800-244-6224.

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](#) **\$3,000**
- [Specialist coinsurance](#) **0%**
- 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:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$10
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Peg would pay is	\$30

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

- The [plan's](#) overall [deductible](#) **\$3,000**
- [Specialist coinsurance](#) **0%**
- 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:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$500
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$40
The total Joe would pay is	\$540

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

- The [plan's](#) overall [deductible](#) **\$3,000**
- [Specialist coinsurance](#) **0%**
- 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:

<i>Cost Sharing</i>	
Deductibles	\$400
Copayments	\$500
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$900

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.