

Cigna Health and Life Insurance Co.:
Open Access Plus or Local Plus
Silver

Coverage Period: 01/01/2017 - 12/31/2017

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

Coverage for: Individual/Individual + Family | Plan Type: OAP/LCP



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 <http://www.cigna.com/aonactivehealth-2017> or by calling 1-855-694-9638

Important Questions	Answers	Why this Matters:
What is the overall deductible?	For in-network providers \$750 person / \$1,500 family For out-of-network providers \$1,500 person / \$3,000 family Does not apply to in-network preventive care & immunizations and out-of-network immunization for children through age 4, prescription drugs. Copayments 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, \$500 per admission for out-of-network hospital stay There are no other specific deductibles .	You must pay all of the costs for these services up to the specific deductible 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 \$5,000 person / \$10,000 family. For out-of-network providers \$10,000 person / \$20,000 family. Combined medical/behavioral and pharmacy out-of-pocket limit.	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, 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 <i>specific</i> covered services, such as office visits.
Does this plan use a network of providers?	Yes. For a list of participating providers, see http://www.cigna.com/aonactivehealth-2017 or call 1-855-694-9638	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 .

Questions or Network Verification: Call 1-855-694-9638 or visit us at <http://www.cigna.com/aonactivehealth-2017>.

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 1-855-694-9638 to request a copy.

Important Questions	Answers	Why this Matters:
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	Services You May Need	Your Cost if you use an		Limitations & Exceptions
		In-Network Provider	Out-of-Network Provider	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	30% co-insurance	50% co-insurance	-----none-----
	Specialist visit	30% co-insurance	50% co-insurance	-----none-----
	Other practitioner office visit	30% co-insurance/visit for chiropractor and acupuncture	50% co-insurance	Coverage for Chiropractic care is limited to 26 days annual max.
	Preventive care/screening/immunization	No charge	50% co-insurance	No charge for out of network immunizations for children through age 4
If you have a test	Diagnostic test (x-ray, blood work)	30% co-insurance	50% co-insurance	-----none-----
	Imaging (CT/PET scans, MRIs)	30% co-insurance	50% co-insurance	\$500 penalty for no precertification.

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Common Medical Event	Services You May Need	Your Cost if you use an		Limitations & Exceptions
		In-Network Provider	Out-of-Network Provider	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at http://www.cigna.com/aonactivehealth-2017	Generic drugs	\$10 co-pay/prescription (retail 30 days), \$30 co-pay/prescription (retail 90 days), \$25 co-pay/ prescription (home delivery 90 days)	50% co-insurance / prescription (retail); Not covered/prescription (home delivery)	Coverage is limited up to a 90-day supply (retail) and up to a 90-day supply (home delivery); up to a 30-day supply (retail & home delivery) for Specialty drugs. Certain limitations may apply, including, for example: prior authorization, step therapy, quantity limits.
	Preferred brand drugs	\$40 co-pay/prescription (retail 30 days), \$120 co-pay/prescription (retail 90 days), \$100 co-pay/ prescription (home delivery 90 days)	50% co-insurance / prescription (retail); Not covered/prescription (home delivery)	
	Non-preferred brand drugs	\$60 co-pay/prescription (retail 30 days), \$180 co-pay/prescription (retail 90 days), \$150 co-pay/ prescription (home delivery 90 days)	50% co-insurance / prescription (retail); Not covered/prescription (home delivery)	
	Specialty Drugs	Covered at appropriate tier	Covered at appropriate tier	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% co-insurance	50% co-insurance	\$500 penalty for no precertification.
	Physician/surgeon fees	30% co-insurance	50% co-insurance	\$500 penalty for no precertification.
If you need immediate medical attention	Emergency room services	\$150 co-pay/visit, then 30% co-insurance	\$150 co-pay/visit, then 30% co-insurance	Per visit co-pay is waived if admitted, OON benefits are covered after in-network deductible
	Emergency medical transportation	30% co-insurance	30% co-insurance	OON benefits are covered after in-network deductible
	Urgent care	30% co-insurance	30% co-insurance	OON benefits are covered after in-network deductible
If you have a hospital stay	Facility fee (e.g., hospital room)	\$250 co-pay/admission, then 30% co-insurance	\$500 deductible/admission, then 50% co-insurance	\$500 penalty for no precertification.
	Physician/surgeon fees	30% co-insurance	50% co-insurance	\$500 penalty for no precertification.

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Common Medical Event	Services You May Need	Your Cost if you use an		Limitations & Exceptions
		In-Network Provider	Out-of-Network Provider	
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	30% co-insurance	50% co-insurance	\$500 penalty if no precert of non-routine services (i.e., partial hospitalization, IOP, etc.).
	Mental/Behavioral health inpatient services	\$250 co-pay/admission, then 30% co-insurance	\$500 deductible/admission, then 50% co-insurance	\$500 penalty for no precertification.
	Substance use disorder outpatient services	30% co-insurance	50% co-insurance	\$500 penalty if no precert of non-routine services (i.e., partial hospitalization, IOP, etc.).
	Substance use disorder inpatient services	\$250 co-pay/admission, then 30% co-insurance	\$500 deductible/admission, then 50% co-insurance	\$500 penalty for no precertification.
If you are pregnant	Prenatal and postnatal care	30% co-insurance; covered under global maternity fee.	50% co-insurance; covered under global maternity fee.	-----none-----
	Delivery and all inpatient services	\$250 co-pay/admission, then 30% co-insurance	\$500 deductible/admission, then 50% co-insurance	\$500 penalty for no precertification.

Common Medical Event	Services You May Need	Your Cost if you use an		Limitations & Exceptions
		In-Network Provider	Out-of-Network Provider	
If you need help recovering or have other special health needs	Home health care	30% co-insurance	50% co-insurance	\$500 penalty for no precertification. Coverage is limited to 120 days annual max. Maximums cross accumulate.
	Rehabilitation services	30% co-insurance	50% co-insurance	\$500 penalty for failure to precertify speech therapy services. Coverage is limited to annual max of: 60 days for Pulmonary rehab and Cognitive therapy; 60 days for Physical, Speech & Occupational therapies; Unlimited days for Cardiac rehab services
	Habilitation services	Not Covered	Not Covered	-----none-----
	Skilled nursing care	30% co-insurance	50% co-insurance	\$500 penalty for no precertification. Coverage is limited to 120 days annual max
	Durable medical equipment	30% co-insurance	50% co-insurance	\$500 penalty for no precertification.
	Hospice services	30% co-insurance	50% co-insurance	\$500 penalty for no precertification.
If your child needs dental or eye care	Eye Exam	Not Covered	Not Covered	-----none-----
	Glasses	Not Covered	Not Covered	-----none-----
	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 <u>excluded services</u> .)		
<ul style="list-style-type: none">• Cosmetic surgery• Dental care (Adult)• Dental care (Children)• Eye care (Children)	<ul style="list-style-type: none">• Habilitation services• Long-term care• Non-emergency care when traveling outside the U.S.• Private-duty nursing	<ul style="list-style-type: none">• Routine eye care (Adult)• Routine foot care• Weight loss programs
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 style="list-style-type: none">• Acupuncture• Bariatric surgery	<ul style="list-style-type: none">• Chiropractic care• Hearing aids	<ul style="list-style-type: none">• Infertility treatment

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 1-855-694-9638. 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 1-855-694-9638. 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 or the Missouri Department of Insurance at 1-800-726-7390.

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 1-855-694-9638.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-694-9638.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-855-694-9638.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-855-694-9638.

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

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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:** \$4,570
- **Patient pays:** \$2,970

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	\$750
Co-pays	\$310
Co-insurance	\$1,880
Limits or exclusions	\$30
Total	\$2,970

Managing type 2 diabetes

(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** \$5,400
- **Plan pays:** \$3,630
- **Patient pays:** \$1,770

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	\$750
Co-pays	\$670
Co-insurance	\$70
Limits or exclusions	\$280
Total	\$1,770

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: 5527841 BenefitVersion: 6

Plan Name: meds2ltdabor-cigna-mo

HP-POL/HP-APP 9/23/12

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APPENDIX

Discrimination is Against the Law

Cigna complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Cigna does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Cigna:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact Customer Service at the toll-free number shown on your ID card, and ask a Customer Service Associate for assistance.

If you believe that Cigna has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance by sending an email to ACAGrievance@cigna.com or by writing to the following address:

Cigna

Executive Office of Complaints

P.O. Box 188016

Chattanooga, TN 37422

If you need assistance filing a written grievance, please call the number on the back of your ID card or send an email to ACAGrievance@cigna.com. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services

200 Independence Avenue, SW

Room 509F, HHH Building

Washington, D.C. 20201

1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Proficiency of Language Assistance Services

ATTENTION: Language assistance services, free of charge, are available to you. Call 1-800-244-6224 (TTY: Dial 711).

[Spanish]

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-244-6224 (TTY: 711).

[Chinese]

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電1-800-244-6224（TTY：711）

[Vietnamese]

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-244-6224 (TTY: 711).

[Korean]

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-244-6224 (TTY: 711)번으로 전화해 주십시오.

[Tagalog]

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-244-6224 (TTY: 711).

[Russian]

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-244-6224 (телетайп: 711).

[Arabic]

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-244-6224 (رقم هاتف الصم والبكم: 711).

[French Creole]

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-244-6224 (TTY: 711).

[French]

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-244-6224 (ATS: 711).

[Portuguese]

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-244-6224 (TTY: 711).

[Polish]

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-244-6224 (TTY: 711).

[Japanese]

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-800-244-6224 (TTY: 711) まで、お電話にてご連絡ください。

[Italian]

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-244-6224 (TTY: 711).

[German]

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-244-6224 (TTY: 711).

[Persian (Farsi)]

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 1-800-244-6224 (TTY: 711) تماس بگیرید.