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, please call 1-866-494-2111 or visit us at https://www.cigna.com/individuals-families/policy. 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 1-866-494-2111 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	$5,750 person/ $11,500 family	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.
Are there services covered before you meet your deductible?	Yes. Preventive care, office visits subject to a copay, Urgent care visits, Prescription drugs subject to a copay, and exam/glasses for children 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?	$8,550 person/ $17,100 family	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.
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. See www.cigna.com/ifp-providers or call 1-866-494-2111 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 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 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	$40 copayment /visit: deductible does not apply. Virtual visit with a Dedicated Virtual Care Physician No charge.	Not Covered	Refer to the policy for more information about Virtual Care Services.
	Specialist visit	$75 copayment /visit: deductible does not apply.	Not Covered	None.
	Preventive care/screening/ immunization	No Charge	Not Covered	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)	50% coinsurance	Not Covered	None.
	Imaging (CT/PET scans, MRIs)	50% coinsurance	Not Covered	None.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.cigna.com/ifp-drug-list	Preferred generic drugs	$10 copayment (retail)/$30 copayment (home delivery); deductible does not apply.	Not Covered	Limited to up to a 30-day supply (retail) and a 90-day supply (Designated 90 day retail pharmacy/home delivery). You pay copayment for each 30-day supply (retail).
	Generic drugs	$30 copayment (retail)/$90 copayment (home delivery); deductible does not apply.	Not Covered	
	Preferred brand drugs	$75 copayment (retail)/$225 copayment (home delivery); deductible does not apply.	Not Covered	Limited to up to a 30-day supply (retail) and a 90-day supply (Designated 90 day retail pharmacy/home delivery).
	Non-preferred drugs	50% coinsurance (retail & home delivery)	Not Covered	
	Specialty drugs and other high cost drugs	50% coinsurance (retail & home delivery)	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	50% coinsurance	Not Covered	None.
	Physician/surgeon fees	50% coinsurance	Not Covered	None.

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 immediate medical attention	Emergency room care	50% coinsurance	50% coinsurance	You pay the same level as In-network if it is an emergency as defined in your plan, otherwise Not Covered.
	Emergency medical transportation	50% coinsurance	50% coinsurance	
	Urgent care	$55 copayment /visit; deductible does not apply.	$55 copayment /visit; deductible does not apply.	
If you have a hospital stay	Facility fee (e.g., hospital room)	50% coinsurance	Not Covered	None.
	Physician/surgeon fees	50% coinsurance	Not Covered	None.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$40 copayment /office visit; deductible does not apply and 50% coinsurance other outpatient services	Not Covered	None.
	Inpatient services	50% coinsurance	Not Covered	None.
If you are pregnant	Office visits	50% coinsurance	Not Covered	Cost sharing does not apply for preventive services. Depending on the type of services, coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	50% coinsurance	Not Covered	
	Childbirth/delivery facility services	50% coinsurance	Not Covered	
If you need help recovering or have other special health needs	Home health care	50% coinsurance	Not Covered	None.
	Rehabilitation services	$40 copayment /office visit; deductible does not apply and 50% coinsurance for all other services.	Not Covered	Coverage of physical, occupational and chiropractic therapy is limited to 30 combined visits annual max. Speech therapy is limited to 30 visits annual max.
	Habilitation services	$40 copayment /office visit; deductible does not apply and 50% coinsurance for all other services.	Not Covered	Coverage of physical, occupational and chiropractic therapy is limited to 30 combined visits annual max. Speech therapy is limited to 30 visits annual max.
	Skilled nursing care	50% coinsurance	Not Covered	Coverage is limited to 60 days annual max.
	Durable medical equipment	50% coinsurance	Not Covered	None.
	Hospice services	50% coinsurance	Not Covered	None.

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 your child needs dental or eye care	Children's eye exam	No Charge	Not Covered	Children up to age 19. Coverage limited to one exam/year.
	Children's glasses	No Charge	Not Covered	Children up to age 19. Coverage limited to one pair of glasses/year.
	Children's dental check-up	Not Covered	Not Covered	Coverage is available through a stand-alone dental policy.

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)
- Elective abortion
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)
- Routine foot care

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

- Bariatric surgery
- Chiropractic care
- Hearing aids
- Infertility treatment (excludes in vitro, AI etc.)
- Private-duty nursing
- Weight loss programs

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: North Carolina Department of Insurance at 1-855-408-1212. 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. For more information on your rights to continue coverage, contact the insurer at 1-866-494-2111.

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: North Carolina Department's Health Insurance Smart NC Program at 1-855-408-1212.

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 Minimum Value Standards? **Not Applicable.**

Language Access Services:
Spanish (Español): Para obtener asistencia en Español, llame al 1-866-494-2111.
Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-494-2111.
Chinese (中文): 如果需要中文的帮助，请拨打这个号码1-866-494-2111.
Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-866-494-2111.

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** **$5,750**
- **Specialist copayment** **$75**
- **Hospital (facility) coinsurance** **50%**
- **Other coinsurance** **50%**

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:

Cost Sharing	
Deductibles	$5,750
Copayments	$40
Coinsurance	$2,800
What isn't covered	
Limits or exclusions	$20
The total Peg would pay is	**$8,570**

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

- **The plan's overall deductible** **$5,750**
- **Specialist copayment** **$75**
- **Hospital (facility) coinsurance** **50%**
- **Other coinsurance** **50%**

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:

Cost Sharing	
Deductibles	$120
Copayments	$900
Coinsurance	$0
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$1,040**

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

- **The plan's overall deductible** **$5,750**
- **Specialist copayment** **$75**
- **Hospital (facility) coinsurance** **50%**
- **Other coinsurance** **50%**

This EXAMPLE event includes services like:
Emergency room care *(including medical supplies)*
Diagnostic tests *(x-ray)*
Durable medical equipment *(crutches)*
Rehabilitation services *(physical therapy)*

Total Example Cost	**$2,800**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$2,050
Copayments	$300
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$2,350**

The **plan** would be responsible for the other costs of these EXAMPLE covered services.