The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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, call 1-866-494-2111 or visit us at https://www.cigna.com/individuals-families/policy. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> 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? | \$5,500 person/ \$11,000 family | Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> . |
| Are there services covered before you meet your <u>deductible</u> ? | Yes. Preventive care, office visits subject to a copayment, Prescription drugs subject to a copayment, Urgent care visits and eye exam/glasses for children are covered before you meet your deductible. | This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u> <u>services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> 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 <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ? | \$6,950 person/ \$13,900 family | The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> 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 <u>network</u> <u>provider</u> ? | 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. |

| Important Questions | Answers | Why This Matters: |
|--|---------|---|
| Do you need a <u>referral</u> to see a <u>specialist</u> ? | No. | You can see the specialist you choose without a referral. |

All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

| | | What You Will Pay | | | |
|--|--|--|--|---|--|
| Common Medical Event | Services You May Need | Participating Provider (You will pay the least) | Non-Participating Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information | |
| If you visit a health care provider's office or clinic If you have a test | Primary care visit to treat an injury or illness | \$20 copayment/visit; deductible does not apply. Virtual medical visit with a Dedicated Virtual Care Physician No charge. | Not covered. | Refer to the policy for more information about Virtual Care Services. | |
| | <u>Specialist</u> visit | \$60 <u>copayment</u> /visit; <u>deductible</u> 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 <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for. | |
| | <u>Diagnostic test</u> (x-ray, blood work) | 0% <u>coinsurance</u> | Not covered. | None. | |
| | Imaging (CT/PET scans, MRIs) | 0% <u>coinsurance</u> | Not covered. | None. | |

| | | What You Will Pay | | | |
|--|--|---|---|--|--|
| Common Medical Event | Services You May Need | Participating Provider (You will pay the least) | Non-Participating Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information | |
| | Preferred generic drugs | No charge (retail/home delivery). | Not covered. | Limited to up to a 30-day supply (retail) or a 90-day supply (Designated 90-day retail pharmacy/home delivery). | |
| If you need drugs to treat your illness or condition More information about prescription drug | Generic drugs | \$25 <u>copayment</u> (retail)/ \$62.50 <u>copayment</u> (home delivery); <u>deductible</u> does not apply. | Not covered. | Limited to up to a 30-day supply (retail) or a 90-day supply (Designated 90-day retail | |
| | Preferred brand drugs | \$50 <u>copayment</u> (retail)/ \$150 <u>copayment</u> (home delivery); <u>deductible</u> does not apply. | Not covered. | pharmacy/home delivery). You pay a copayment for each 30-day supply (retail). | |
| coverage is available at www.cigna.com/ifp-drug-list | Non-preferred drugs | 50% <u>coinsurance</u> (retail/home delivery) | Not covered. | Limited to up to a 30-day supply (retail) or a 90-day supply (Designated 90-day retail pharmacy/home delivery). | |
| | Specialty drugs and other high cost drugs | 50% <u>coinsurance</u> (retail/home delivery) | Not covered. | Limited to up to a 30-day supply (retail) or a 30-day supply (Designated 90-day retail pharmacy/home delivery). Cigna's specialty pharmacycan assist you in obtaining your specialty drugs. Call Accredo, at 877.826.7657 to talk to a representative. | |
| If you have outpatient | Facility fee (e.g., ambulatory surgery center) | 0% coinsurance | Not covered. | None. | |
| surgery | Physician/surgeon fees | 0% <u>coinsurance</u> | Not covered. | None. | |
| | Emergency room care | 0% <u>coinsurance</u> | 0% <u>coinsurance</u> | | |
| If you need immediate | Emergency medical transportation | 0% <u>coinsurance</u> | 0% <u>coinsurance</u> | You pay the same level as In-network if it is an emergency as defined in your plan, | |
| medical attention | <u>Urgent care</u> | \$35 <u>copayment</u> /visit; <u>deductible</u> does not apply. | \$35 <u>copayment/</u> visit; <u>deductible</u> does not apply. | otherwise Not covered. | |
| If you have a hospital | Facility fee (e.g., hospital room) | 0% <u>coinsurance</u> | Not covered. | None. | |
| stay | Physician/surgeon fees | 0% <u>coinsurance</u> | Not covered. | | |

| | | What You Will Pay | | |
|--|--|---|--|--|
| Common Medical Event | Services You May Need | Participating Provider (You will pay the least) | Non-Participating Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information |
| If you need mental health, behavioral health, or substance abuse services | alth, behavioral coinsurance outpatient services apply and o coinsurance outpatient services | | Not covered. | Includes 2 non-participating office visits. |
| ubucc 55111005 | Inpatient services | 0% <u>coinsurance</u> | Not covered. | None. |
| | Office visits | 0% <u>coinsurance</u> | Not covered. | Cost sharing does not apply for preventive |
| If you are pregnant | Childbirth/delivery professional services | 0% coinsurance | Not covered. | services. Depending on the type of services, coinsurance may apply. Maternity care may |
| | Childbirth/delivery facility services | 0% coinsurance | Not covered. | include tests and services described elsewhere in the SBC (i.e. ultrasound). |
| | Home health care | 0% <u>coinsurance</u> | Not covered. | Coverage is limited to 100 visits annual max. |
| If you need help | Rehabilitation services | \$20 <u>copayment</u> /visit for physical and occupational therapy; <u>deductible</u> does not apply; 0% <u>coinsurance</u> for all other services. | Not covered. Coverage of physical therapy is limited to therapy, speech the Coverage of physical therapy is limited to the covered. | Coverage of physical and occupational therapy is limited to 20 visits annual max per therapy, speech therapy is unlimited. |
| recovering or have other special health needs | <u>Habilitation services</u> | \$20 copayment /visit for physical and occupational therapy; deductible does not apply; 0% coinsurance for all other services. | | Coverage of physical and occupational therapy is limited to 20 visits annual max per therapy, speech therapy is unlimited. |
| | Skilled nursing care | 0% <u>coinsurance</u> | Not covered. | Coverage is limited to 150 days annual max. |
| | <u>Durable medical equipment</u> | 0% <u>coinsurance</u> | Not covered. | None. |
| | <u>Hospice services</u> | 0% <u>coinsurance</u> | Not covered. | None. |

| | | | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|----------------------|---|----------------------------|---|--|--|
| Common Medical Event | | Services You May Need | Participating Provider (You will pay the least) | Non-Participating Provider (You will pay the most) | |
| | | Children's eye exam | No charge. | Not covered. | Children up to age 19. Coverage limited to one exam/year. |
| | If your child needs dental or eye care | 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.)

- Abortion (except in cases of rape, incest, or when the life of the mother is endangered)
- Acupuncture
- Bariatric surgery
- Cosmetic surgery

- Dental care (Adult)
- Dental care (Child) (coverage available through a stand-alone dental policy)
- Infertility treatment
- Long-term care

- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)
- Routine foot care (except for certain conditions)
- Weight loss programs

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

- Chiropractic care (limited to 26 visits annual max)
- Hearing aids (limited to two hearing aids, one per ear, every four years for children under age 18)
- Private-duty nursing (limited to 82 visits per year, limited to <u>home health care</u> services)

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 1-866-494-2111, and the Missouri Department of Insurance at 1-800-726-7390. 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 <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: Missouri Department of Insurance at 1-800-726-7390.

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? 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 <u>plan</u> 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 <u>in-network</u> pre-natal care and a hospital delivery)

| ■ The <u>plan's</u> overall <u>deductible</u> | \$5,500 |
|---|---------|
| ■ Specialist copayment | \$60 |
| ■ Hospital (facility) coinsurance | 0% |
| ■ Other coinsurance | 0% |

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 | | |
| <u>Deductibles</u> | \$5,500 | |
| <u>Copayments</u> | \$0 | |
| Coinsurance | \$0 | |
| What isn't covered | | |
| Limits or exclusions | \$60 | |
| The total Peg would pay is | \$5,560 | |

Managing Joe's Type 2 Diabetes

(a year of routine <u>in-network</u> care of a well-controlled condition)

| ■ The plan's overall deductible | \$5,500 |
|-----------------------------------|---------|
| ■ Specialist copayment | \$60 |
| ■ Hospital (facility) coinsurance | 0% |
| ■ Other <u>coinsurance</u> | 0% |

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

| Total Example Cost | \$5,600 |
|---------------------------------|---------|
| In this example, Joe would pay: | |
| Cost Sharing | |
| Deductibles | \$900 |
| Copayments | \$600 |
| Coinsurance | \$0 |
| What isn't covered | |
| Limits or exclusions | \$20 |
| The total Joe would pay is | \$1,520 |

Mia's Simple Fracture

(<u>in-network</u> emergency room visit and follow up care)

| ■ The <u>plan's</u> overall <u>deductible</u> | \$5,500 |
|---|---------|
| ■ Specialist copayment | \$60 |
| ■ Hospital (facility) coinsurance | 0% |
| ■ Other coinsurance | 0% |

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic tests (x-ray)

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

| Total Example Cost | \$2,800 | |
|--------------------------------|---------|--|
| In this example, Miawould pay: | | |
| Cost Sharing | | |
| Deductibles | \$1,700 | |
| Copayments | \$300 | |
| Coinsurance | \$0 | |
| What isn't covered | | |
| Limits or exclusions | \$0 | |
| The total Mia would pay is | \$2,000 | |

DISCRIMINATION IS AGAINST THE LAW

Medical coverage

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

Nondiscrimination Complaint Coordinator

PO 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, DC 20201 1.800.368.1019, 800.537.7697 (TDD) Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.



All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation. ATTENTION: If you speak languages other than English, language assistance services, free of charge are available to you. For current Cigna customers, call the number on the back of your ID card. Otherwise, call 1.800.244.6224 (TTY: Dial 711). ATENCIÓN: Si usted habla un idioma que no sea inglés, tiene a su disposición servicios gratuitos de asistencia lingüística. Si es un cliente actual de Cigna, llame al número que figura en el reverso de su tarjeta de identificación. Si no lo es, llame al 1.800.244.6224 (los usuarios de TTY deben llamar al 711).

Proficiency of Language Assistance Services

English - ATTENTION: Language assistance services, free of charge, are available to you. For current Cigna customers, call the number on the back of your ID card. Otherwise, call 1.800.244.6224 (TTY: Dial 711).

Spanish - ATENCIÓN: Hay servicios de asistencia de idiomas, sin cargo, a su disposición. Si es un cliente actual de Cigna, llame al número que figura en el reverso de su tarjeta de identificación. Si no lo es, llame al 1.800.244.6224 (los usuarios de TTY deben llamar al 711).

Chinese - 注意:我們可為您免費提供語言協助服務。對於 Cigna 的現有客戶,請致電您的 ID 卡背面的號碼。其他客戶請致電 1.800.244.6224 (聽障專線:請撥 711)。

Vietnamese – XIN LƯU Ý: Quý vị được cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Dành cho khách hàng hiện tại của Cigna, vui lòng gọi số ở mặt sau thẻ Hội viên. Các trường hợp khác xin gọi số 1.800.244.6224 (TTY: Quay số 711).

Korean - 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 현재 Cigna 가입자님들께서는 ID 카드 뒷면에 있는 전화번호로 연락해주십시오. 기타 다른 경우에는 1.800.244.6224 (TTY: 다이얼 711)번으로 전화해주십시오.

Tagalog - PAUNAWA: Makakakuha ka ng mga serbisyo sa tulong sa wika nang libre. Para sa mga kasalukuyang customer ng Cigna, tawagan ang numero sa likuran ng iyong ID card. O kaya, tumawag sa 1.800.244.6224 (TTY: I-dial ang 711).

Russian – ВНИМАНИЕ: вам могут предоставить бесплатные услуги перевода. Если вы уже участвуете в плане Cigna, позвоните по номеру, указанному на обратной стороне вашей идентификационной карточки участника плана. Если вы не являетесь участником одного из наших планов, позвоните по номеру 1.800.244.6224 (ТТҮ: 711).

Arabic - برجاء الانتباه خدمات الترجمة المجانية متاحة لكم. لعملاء Cigna الحاليين برجاء الاتصال بالرقم المدون علي ظهر بطاقتكم الشخصية. او اتصل ب TTY).

French Creole - ATANSYON: Gen sèvis èd nan lang ki disponib gratis pou ou. Pou kliyan Cigna yo, rele nimewo ki dèyè kat ID ou. Sinon, rele nimewo 1.800.244.6224 (TTY: Rele 711).

French - ATTENTION: Des services d'aide linguistique vous sont proposés gratuitement. Si vous êtes un client actuel de Cigna, veuillez appeler le numéro indiqué au verso de votre carte d'identité. Sinon, veuillez appeler le numéro 1.800.244.6224 (ATS : composez le numéro 711).

Portuguese - ATENÇÃO: Tem ao seu dispor serviços de assistência linguística, totalmente gratuitos. Para clientes Cigna atuais, ligue para o número que se encontra no verso do seu cartão de identificação. Caso contrário, ligue para 1.800.244.6224 (Dispositivos TTY: marque 711).

Polish – UWAGA: w celu skorzystania z dostępnej, bezpłatnej pomocy językowej, obecni klienci firmy Cigna mogą dzwonić pod numer podany na odwrocie karty identyfikacyjnej. Wszystkie inne osoby prosimy o skorzystanie z numeru 1.800.244.6224 (TTY: wybierz 711).

Japanese - 注意事項:日本語を話される場合、無料の言語支援サービスをご利用いただけます。現在のCignaのお客様は、IDカード裏面の電話番号まで、お電話にてご連絡ください。その他の方は、1.800.244.6224 (TTY: 711)まで、お電話にてご連絡ください。

Italian - ATTENZIONE: Sono disponibili servizi di assistenza linguistica gratuiti. Per i clienti Cigna attuali, chiamare il numero sul retro della tessera di identificazione. In caso contrario, chiamare il numero 1.800.244.6224 (utenti TTY: chiamare il numero 711).

German – ACHTUNG: Die Leistungen der Sprachunterstützung stehen Ihnen kostenlos zur Verfügung. Wenn Sie gegenwärtiger Cigna-Kunde sind, rufen Sie bitte die Nummer auf der Rückseite Ihrer Krankenversicherungskarte an. Andernfalls rufen Sie 1.800.244.6224 an (TTY: Wählen Sie 711).

Persian (Farsi) – توجه: خدمات کمک زبانی، به صورت رایگان به شما ارائه می شود. برای مشتریان فعلی Cigna، لطفاً با شمارهای که در پشت کارت شناسایی شماست تماس بگیرید. در غیر اینصورت با شماره 1.800.244.6224 تماس بگیرید (شماره تلفن ویژه ناشنوایان: شماره 711 را شمارهگیری کنید).