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 <u>https://www.cigna.com/individuals-families/policy</u>. 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>, provider, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <u>https://www.healthcare.gov/sbc-glossary/</u> or call 1-866-494-2111 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$3,550 person/ \$7,100 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. <u>Preventive care</u> , office visits, <u>Prescription drugs</u> , <u>Urgent care</u> visits subject to a <u>copayment</u> and eye exam/glasses for children are covered before you meet your <u>deductible</u> .	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</u> <u>services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	\$7,250 person/ \$14,500 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 <u>out-of-pocket limit</u> ?	Premiums, balance-billing charges, penalties for failure to obtain <u>preauthorization</u> for services and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .

Important Questions	Answers	Why This Matters:
Will you pay less if you use a <u>network</u> <u>provider</u> ?	Yes. See <u>www.cigna.com/ifp-providers</u> or call 1-866-494- 2111 for a list of <u>network</u> <u>providers</u> .	This <u>plan</u> uses a <u>provider</u> <u>network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance</u> <u>billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

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	u 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	
	Primary care visit to treat an injury or illness	\$15 <u>copayment</u> /visit; <u>deductible</u> does not apply.	Not covered.	Refer to the policy for more information about Virtual Care Services.	
If you visit a health care provider's office or clinic	<u>Specialist</u> visit	\$75 <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.	
lf you have a test	<u>Diagnostic test</u> (x-ray, blood work)	35% <u>coinsurance</u>	Not covered.	None.	
	Imaging (CT/PET scans, MRIs)	35% <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	
If you need drugs to treat your illness or	Generic drugs	Preferred generic: \$3 <u>copayment</u> (retail)/ \$7.50 <u>copayment</u> (home delivery); <u>deductible</u> does not apply. Generic: \$20 <u>copayment</u> (retail)/ \$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 pharmacy/home delivery). You pay a <u>copayment</u> for each 30-day supply (retail).	
condition More information about prescription drug coverage is available at www.cigna.com/ifp-drug-	Preferred brand drugs	\$105 <u>copayment</u> (retail)/ \$262.50 <u>copayment</u> (home delivery); <u>deductible</u> does not apply.	Not covered.		
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 <u>specialty drugs</u> . Call Accredo, at 877.826.7657 to talk to a representative.	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	35% <u>coinsurance</u>	Not covered.	None.	
Surgery	Physician/surgeon fees	35% <u>coinsurance</u>	Not covered.	None.	
	Emergency room care	35% <u>coinsurance</u>	35% <u>coinsurance</u>		
If you need immediate	Emergency medical transportation	35% <u>coinsurance</u>			
medical attention	<u>Urgent care</u>	\$30 <u>copayment</u> /visit; <u>deductible</u> does not apply.	\$30 <u>copayment</u> /visit; <u>deductible</u> does not apply.	an emergencyas defined in your <u>plan</u> , otherwise 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 have a hospital	Facilityfee (e.g., hospital room)	35% <u>coinsurance</u>	Not covered.	None.	
stay	Physician/surgeon fees	35% <u>coinsurance</u>	Not covered.	None.	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$75 <u>copayment</u> /visit; <u>deductible</u> does not apply and 35% <u>coinsurance</u> all other outpatient services.	Not covered.	Includes 2 non-participating office visits.	
	Inpatient services	35% <u>coinsurance</u>	Not covered.	None.	
	Office visits	35% <u>coinsurance</u>	Not covered.	Cost sharing does not apply for preventive	
lf you are pregnant	Childbirth/delivery professional services	35% coinsurance	Not covered.	services. Depending on the type of services <u>coinsurance</u> may apply. Maternity care may	
	Childbirth/delivery facility services	35% <u>coinsurance</u>	Not covered.	include tests and services described elsewhere in the SBC (i.e. ultrasound).	
	Home health care	35% <u>coinsurance</u>	Not covered.	Coverage is limited to 100 visits annual max.	
lf you need help	Rehabilitation services	\$15 <u>copayment</u> /visit for physical and occupational therapy; <u>deductible</u> does not apply; 35% <u>coinsurance</u> for all other services.	Not 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	Habilitation services	\$15 <u>copayment</u> /visit for physical and occupational therapy; <u>deductible</u> does not apply; 35% <u>coinsurance</u> for all other services.	Not covered.	Coverage of physical and occupational therapy is limited to 20 visits annual max per therapy, speech therapy is unlimited.	
	Skilled nursing care	35% coinsurance	Not covered.	Coverage is limited to 150 days annual max.	
	Durable medical equipment	35% <u>coinsurance</u>	Not covered.	None.	
	Hospice services	35% <u>coinsurance</u>	Not covered.	None.	

	Common Medical Event		What You Will Pay		
		Services You May Need	Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	lf 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.)				
Abortion (except in cases of rape, incest, or	•	Dental care (Adult)	٠	Non-emergencycare when traveling outside the
when the life of the mother is endangered)	٠	Dental care (Child) (coverage available through		U.S.
Acupuncture		a stand-alone dental policy)	٠	Routine eye care (Adult)
Bariatric surgery	•	Infertility treatment	•	Routine foot care (except for certain conditions)
Cosmetic surgery	٠	Long-term care	٠	Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)				
Chiropractic care (limited to 26 visits annual	Hearing aids (limited to initial device following	• Private-duty nursing (limited to 82 visits per year,		
max)	newborn hearing <u>screening</u>)	limited to home health care 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 <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> 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 <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 <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. 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 plan's overall deductible	\$3,550
Specialist copayment	\$75
Hospital (facility) <u>coinsurance</u>	35%
Other <u>coinsurance</u>	35%

This EXAMPLE event includes services like:

<u>Specialist</u> office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (ultrasounds and blood work) <u>Specialist</u> visit (anesthesia)

Total ExampleCost	\$12,700
In this example, Peg would pay:	
Cost Sharing	
Deductibles	\$3,550
<u>Copayments</u>	\$10
Coinsurance	\$3,200
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$6,820

Managing Joe's Type 2 Diabetes (a year of routine <u>in-network</u> care of a wellcontrolled condition)

The plan's overall deductible	\$3,550
Specialist copayment	\$75
Hospital (facility) coinsurance	35%
Other coinsurance	35%

This EXAMPLE event includes services like:

Primary care physician
disease education)office visits (including
disease education)Diagnostic tests
Prescription drugs(blood work)Prescription drugsDurable medical equipment (glucose meter)

Total ExampleCost	\$5,600	
In this example, Joe would pay:		
Cost Sharing		
Deductibles	\$900	
Copayments	\$700	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$1,620	

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

The plan's overall deductible	\$3,550
Specialist copayment	\$75
Hospital (facility) coinsurance	35%
Other coinsurance	35%

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 ExampleCost	\$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, nation al 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).

896375 b 08/20 © 2020 Cigna.

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 củaCigna, 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 custom er ng Cigna, tawagan ang numero sa likuran ng iyong ID card. O kaya, tumawag sa 1.800.244.6224 (TTY:I-dialang 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 нашихпланов, позвоните по номеру 1.800.244.6224 (TTY: 711).

او اتصل ب Arabic – برجاء االنتباه خدمات الترجمة المجانية متاحة لكم. لعمالء Cigna الحاليين برجاء االتصال بالرقم المدون علي ظهر بطاقتكم الشخصية. او اتصل ب 1.800.244.6224 (TTY) 1.800.244.6224.

French Creole – AT ANSYON: Gen sèvis èd nan lang ki disponib gratis pou ou. Pou kliyan Cigna yo, relenimewo 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. Casocontrário, ligue para 1.800.244.6224 (Dispositivos TTY: marque 711).

Polish – UWAGA: w celu skorzystania z dostępnej, bezpłatnej pomocy językowej, obecni klienci firmyCigna mogą dzwonić pod numer podany na odwrocie karty identyfikacyjnej. Wszystkie inne osobyprosimy 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_71) まで、お電話にてご連絡ください。

Italian – ATTEN ZIONE: 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 راپگان به شها ارائه میشود. برای مشتریان فعلیCigna, لطفاً با شمارهای که در پشت کارت شناسایی شماست تماس بگنرید. در غپر اینصورت با شماره 1.800.244.6224 تماس بگنرید (شماره نلن ویژه ناشنوایان: شماره 7۱۱ را شمارهگنری کانید).