

# GET TO KNOW YOUR MEDICAL PLAN

## Cigna Health Savings 6100 - Bronze | 2016 Summary of Benefits

### Why Choose Cigna?

Cigna's Individual and Family insurance plans are designed to work with your needs and your budget, offering a range of coverage options, quality care and helpful, easy-to-use tools and services. All of our plans offer:

- › Coverage options to give you choices, so you can find what works best for you.
- › Affordable premiums and lower negotiated rates to help keep your costs down.
- › 100% in-network preventive care<sup>1</sup> to help keep you healthy and well.
- › A network of quality providers in your local area and nationwide. Plus, access to care both in- and out-of-network.
- › 24/7 customer service to answer questions on your health care needs, providers, or claims — speaking in plain, simple language.
- › Tools and services to help make it easy for you to select plans and doctors, and predict costs.

1. Some preventive care services may not be covered, including immunizations for travel. Refer to your policy for a complete listing of covered and non-covered services.

### Our Networks: it's about quality and savings

The LocalPlus<sup>®</sup> Network provides access to health care professionals in your area and other parts of the country. The LocalPlus Network is a select group of health care professionals. Cigna contracts with the providers in the network to ensure that you have referral-free access to care.

When you receive care from a health care professional or hospital in the LocalPlus Network, the visit is considered in-network which helps you incur lower out-of-pocket expenses. The LocalPlus Network is a smaller network of participating health care professionals, specialists and hospitals within the larger Cigna Open Access Plus (OAP) Network. When traveling, visit LocalPlus professionals in other LocalPlus Network areas for in-network benefits. If outside of a LocalPlus Network area, access the Cigna Open Access Plus Network for in-network benefits.

Contact your local broker or a licensed Cigna agent at **866.Get.Cigna** or visit **Cigna.com** to learn more.

Together, all the way.<sup>®</sup>



This plan is available to residents living in Northern and Southern California, depending on county. See last page for full listing.

This Health Savings Plan can be paired with a tax-advantaged Health Savings Account (HSA).\*

MEDICAL BENEFIT	Cigna Health Savings 6100 - Bronze	
	IN-NETWORK	OUT-OF-NETWORK
<b>Individual Deductible</b> (Medical and pharmacy)	\$6,100	\$12,500
<b>Family Deductible</b> (Medical and pharmacy)	\$12,200	\$25,000
Individual/family deductible is satisfied when each member has reached their annual individual deductible or when the total annual family deductible amount has been reached by any combination of family members.		
<b>Coinsurance**</b>	You pay 0% after deductible	You pay 50% after deductible
<b>Individual Out-of-Pocket Maximum</b>	\$6,350	\$25,000
<b>Family Out-of-Pocket Maximum</b>	\$12,700	\$50,000

Individual/family copays, deductibles, coinsurance and pharmacy charges apply to the out-of-pocket maximum.

**PHYSICIAN SERVICES**

<b>Primary Care Physician</b> (Office visit)	You pay 0% after deductible	You pay 50% after deductible
<b>Specialist Physician</b> (Office visit)	You pay 0% after deductible	You pay 50% after deductible
<b>Office Related Services</b>	You pay 0% after deductible	You pay 50% after deductible

**PREVENTIVE CARE**

<b>Preventive Care for All Ages</b> (Routine physicals and other preventive services)	You pay 0%, deductible waived	You pay 50% after deductible
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**INPATIENT SERVICES**

<b>Facility Services</b> (Inpatient room and board, lab & x-ray, operating room, etc.)	You pay 0% after deductible	You pay 50% after deductible
<b>Physician Services</b>	You pay 0% after deductible	You pay 50% after deductible

**MATERNITY CARE**

<b>Prenatal and Postnatal Care</b>	You pay 0%, deductible waived	You pay 50% after deductible
<b>Delivery and Inpatient Services for Maternity Care</b>	You pay 0% after deductible	You pay 50% after deductible

\*HSA contributions and earnings are not subject to federal taxes and not subject to state taxes in most states. If HSA funds are used for anything other than IRS "Qualified Medical Expenses," the amount will be subject to income tax and will be subject to a 20% penalty prior to you reaching age 65.

\*\*Amount you pay for covered medical services. Out-of-network you may pay more, if the provider's charges exceed the amount Cigna reimburses for billed services.

<b>Cigna Health Savings 6100 - Bronze</b>		
<b>MEDICAL BENEFIT</b>	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
<b>OUTPATIENT SERVICES</b>		
<b>Lab, X-ray and Ultrasound</b>	You pay 0% after deductible	You pay 50% after deductible
<b>CT/PET Scans and MRI</b>	You pay 0% after deductible	You pay 50% after deductible
<b>Cardiac &amp; Pulmonary Rehabilitation</b>	You pay 0% after deductible	You pay 50% after deductible
<b>Rehabilitative Therapy</b> Including Physical, Occupational and Speech Therapy, and Chiropractic Care	You pay 0% after deductible	You pay 50% after deductible
<b>Osteopathic</b> Prior Authorization is required	You pay 0% after deductible	You pay 50% after deductible
<b>Outpatient Surgery (Facility)</b>	You pay 0% after deductible	You pay 50% after deductible
<b>Outpatient Surgery (Physician services)</b>	You pay 0% after deductible	You pay 50% after deductible
<b>Acupuncture</b>	You pay 0% after deductible	You pay 50% after deductible
<b>EMERGENCY AND URGENT CARE SERVICES</b>		
<b>Hospital Emergency Room</b>	You pay 0% after deductible	You pay the same level as in-network if it is an emergency as defined in your plan, otherwise you pay 50% after deductible
<b>Urgent Care Services</b>	You pay 0% after deductible	You pay the same level as in-network if it is an emergency as defined in your plan, otherwise you pay 50% after deductible
<b>Ambulance</b>	You pay 0% after deductible	You pay the same level as in-network if it is an emergency as defined in your plan, otherwise you pay 50% after deductible
<b>OTHER HEALTH CARE FACILITIES AND SERVICES</b>		
<b>Skilled Nursing Facility</b> 100 days per benefit period	You pay 0% after deductible	You pay 50% after deductible
<b>Home Health</b> 100 visits per year	You pay 0% after deductible	You pay 50% after deductible
<b>Hospice</b>	You pay 0%, deductible waived	You pay 50% after deductible
<b>DURABLE MEDICAL EQUIPMENT (DME)</b>		
<b>Durable Medical Equipment</b>	You pay 0% after deductible	You pay 50% after deductible

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**MEDICAL BENEFIT**

**IN-NETWORK**

**OUT-OF-NETWORK**

**MENTAL HEALTH & SUBSTANCE USE**

<b>Inpatient</b>	You pay 0% after deductible	You pay 50% after deductible
<b>Outpatient</b>	You pay 0% after deductible	You pay 50% after deductible

**PRESCRIPTION DRUGS (RETAIL & HOME DELIVERY)**

**IN-NETWORK**

**OUT-OF-NETWORK**

To see a complete list of drugs covered under your plan, visit [Cigna.com/ifp-drug-list](https://Cigna.com/ifp-drug-list)

**PRESCRIPTIONS FILLED AT RETAIL**

<b>TIER 1: Retail Generics</b> (Available at the lowest cost) Up to a 90 day supply	You pay 0% after deductible	You pay 50% after deductible
<b>TIER 2: Retail Preferred Brands</b> (Brand-name drugs at a lower cost than Tier 3) Up to a 90 day supply	You pay 0% after deductible	You pay 50% after deductible
<b>TIER 3: Retail Non-preferred Brands</b> (A mix of non-preferred brand name and generic drugs at a higher cost than Tier 2) Up to a 90 day supply	You pay 50% after deductible	You pay 50% after deductible
<b>TIER 4: Retail Specialty</b> (Drugs for complex chronic conditions) Up to a 90 day supply	You pay 0% after deductible	You pay 50% after deductible

**PRESCRIPTIONS FILLED THROUGH HOME DELIVERY**

<b>TIER 1: Home Delivery Generics</b> (Available at the lowest cost) Up to a 90 day supply	You pay 0% after deductible	Not covered
<b>TIER 2: Home Delivery Preferred Brands</b> (Medications at a higher cost than Tier 1) Up to a 90 day supply	You pay 0% after deductible	Not covered
<b>TIER 3: Home Delivery Non-preferred Brands</b> (A mix of non-preferred brand name and generic drugs at a higher cost than Tier 2) Up to a 90 day supply	You pay 50% after deductible	Not covered
<b>TIER 4: Home Delivery Specialty</b> (Drugs for complex chronic conditions) Up to a 90 day supply	You pay 0% after deductible	Not covered

This summary contains highlights only.

## UNDERSTANDING THE TOTAL COST OF YOUR CARE

Here are some basic terms that may be used to explain the costs of your health care plan.

› **Premium**

Amount you pay monthly for your health insurance plan.

› **Annual out-of-pocket maximum**

Maximum dollar amount you pay per calendar year for covered medical services. Copays, deductibles, and pharmacy charges apply to the out-of-pocket maximum.

› **Coinsurance**

**In-network:** Amount you pay for covered medical services after you have satisfied the annual deductible.

**Out-of-network:** Amount you pay for covered medical services after you have satisfied the annual out-of-network deductible. You may pay more if the provider's charges exceed the amount Cigna reimburses for billed services.

› **Copayment (copay)**

A flat fee you pay toward services such as doctor visits or prescriptions.

› **Annual Deductible**

The amount you pay each year before Cigna begins to pay for covered services.

**For more information or to find in-network doctors:**

See the LocalPlus Network flyer

Visit [Cigna.com/ifp-providers](https://www.cigna.com/ifp-providers).

Call **866.494.2111**.

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2016 PLAN EXCLUSIONS AND LIMITATIONS

- › Any amounts in excess of maximum amounts of Covered Expenses stated in the Policy.
- › Services or supplies that are not Medically Necessary, except for voluntary family planning and preventive care services or treatment.
- › Services or supplies for Experimental Procedures or Investigative Procedures.
- › Services received before the Effective Date of coverage.
- › Services received after coverage under the Policy ends.
- › Services for which You have no legal obligation to pay or for which no charge would be made if You did not have health plan or insurance coverage.
- › Any condition for which benefits are recovered, either by adjudication, settlement or otherwise, under any workers' compensation, employer's liability law or occupational disease law.
- › Any services provided by a local, state or federal government agency, except when payment under the Policy is expressly required by federal or state law.
- › If the Insured Person is eligible for Medicare part A or B or D, Cigna will provide claim payment according to the Policy minus any amount paid by Medicare, not to exceed the amount Cigna would have paid if it were the sole insurance carrier.
- › Any services for which payment may be obtained from any local, state or federal government agency (except Medicaid or Medi-Cal). Veterans Administration Hospitals and Military Treatment Facilities will be considered for payment according to current legislation.
- › Professional services or supplies received or purchased directly or on Your behalf by anyone, including a Physician from any of the following:
  - Yourself or Your employer;
  - a person who lives in the Insured Person's home, or that person's employer;
  - a person who is related to the Insured Person by blood, marriage or adoption, or that person's employer.
- › Physical exams and other services required on court order or required for parole or probation. This exclusion does not apply to medically necessary services.
- › Assistance with activities of daily living (for example: walking, getting in and out of bed, bathing, dressing, feeding, toileting, and taking medicine). This exclusion does not apply to assistance with activities of daily living that is provided as part of covered Hospice, Skilled Nursing Facility, or inpatient Hospital care.
- › Inpatient or outpatient services of a private duty nurse. Cigna excludes private duty nursing for the following reasons: a) When an Insured Person is confined to a Hospital or other covered facility, the facility provides 24-hour nursing care, b) When an Insured Person is home and requires nursing care, licensed nurses are covered to provide Home Health Care benefits. In-home private duty nursing includes care that is not covered, such as assistance with activities of daily living, and an Insured Person who requires 24-hour nursing care is normally admitted to a facility appropriate to the level of care required.
- › Inpatient room and board charges in connection with a Hospital stay primarily for diagnostic tests which could have been performed on an outpatient basis, unless the Hospital stay is Medically Necessary.
- › Dental services for adults age 19 and over, dentures, bridges, crowns, caps or other Dental Prostheses, extraction of teeth or treatment to the teeth or gums, except as otherwise stated in the Policy under "Dental Care".
- › Orthodontic Services for adults age 19 and over, braces and other orthodontic appliances including orthodontic services for Temporomandibular Joint Dysfunction. However, Orthodontic Services which are an integral part of reconstructive surgery for Cleft Palate are covered.
- › Dental Implants for adults age 19 and over unless they are an integral part of reconstructive surgery for Cleft Palate, Dental materials implanted into or on bone or soft tissue or any associated procedure as part of the implantation or removal of dental implants.
- › Hearing aids except for internally-implanted devices. A hearing aid is any device that amplifies sound.
- › Optometric services, eye exercises including orthoptics, eyeglasses, contact lenses, and eye exams for refraction for adults age 19 and over.
- › An eye surgery for Insured Persons age 19 and above solely for the purpose of correcting refractive defects of the eye, such as near-sightedness (myopia), astigmatism and/or farsightedness (presbyopia).
- › Cosmetic Services: Services that are intended primarily to change or maintain one's appearance. The exclusion shall not apply to any of the following: Reconstructive Surgery (Please see page 19: "Definitions – Cosmetic and Reconstructive Surgery") or Mastectomy (Please see page 60: "Mastectomy and Related Procedures"); Durable Medical Equipment, Prosthetics, and Orthotic devices incident to a reconstructive surgery or mastectomy, including testicular implants implanted as part of a covered reconstructive surgery, breast prostheses needed after a mastectomy, and prostheses to replace all or part of an external facial body part.
- › Aids or devices that assist with nonverbal communication, including but not limited to communication boards, prerecorded speech devices, laptop computers, desktop computers, Personal Digital Assistants (PDAs), Braille typewriters, visual alert systems for the deaf and memory books.
- › Non-Medical counseling or ancillary services, including but not limited to: education, training, vocational rehabilitation, sleep therapy, employment counseling, back school, return to work services, work hardening programs, driving safety.
- › Gender/sex reassignment surgery is not covered unless the health care services involved are otherwise available under the policy. This exclusion does not permit the denial of coverage if the health care services involved are otherwise available under the policy, including but not limited to hormone therapy, hysterectomy, mastectomy, and vocal training. Also, this exclusion does not permit the denial of coverage for health care services available

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2016 PLAN EXCLUSIONS AND LIMITATIONS

- to a covered person of one sex due only to the fact that the covered person is enrolled as belonging to the other sex or has undergone, or is in the process of undergoing, a gender transition.
- › Treatment for impotence and/or inadequacy, except if this is a result of an Accidental Injury, organic cause, trauma, infection, or congenital disease or anomalies.
  - › All services related to the evaluation or treatment of fertility and/or Infertility, including, but not limited to, all tests, consultations, examinations, medications, invasive, medical, laboratory or surgical procedures including sterilization reversals and In vitro fertilization.
  - › Any Infusion or Injectable Specialty Prescription Drugs that require Physician supervision, if not provided by a Participating Provider.
  - › All non-prescription Drugs, devices and/or supplies, except drugs designated as preventive by the Patient Protection and Affordable Care Act (PPACA), that are available over the counter or without a prescription.
  - › Cryopreservation of sperm or eggs.
  - › Fees associated with the collection or donation of blood or blood products, except for autologous donation in anticipation of scheduled services where in the utilization review Physician's opinion the likelihood of excess blood loss is such that transfusion is an expected adjunct to surgery.
  - › Orthopedic shoes (except when joined to braces) or shoe inserts, including orthotics except for diabetic shoes and inserts, including off-the-shelf depth-inlay shoes, custom- molded shoes, custom-molded multiple density inserts, fitting, modification, and follow-up care for podiatric devices. Coverage will include fitting and adjustment, repair or replacement (but not for loss or misuse), and services to determine whether an insured needs a prosthetic or orthotic device.
  - › Telephone, e-mail, and Internet consultations or other services which under normal circumstances are expected to be provided through face-to-face clinical encounters, unless provided via an approved internet-based intermediary.
  - › Items which are furnished primarily for personal comfort or convenience (air purifiers, air conditioners, humidifiers, exercise equipment, treadmills, spas, elevators and supplies for hygiene or beautification, including wigs, etc.).
  - › Services primarily for weight reduction or treatment of obesity except morbid obesity, or any care which involves weight reduction as a main method for treatment.
  - › Educational services except for Bariatric surgery related health education, health education for tobacco cessation and stress management, chemical dependency and substance abuse disorder, preventive dental, post-natal, preventive health, Diabetes Self- Management Training Program, Pediatric Asthma Training, and as specifically provided or arranged by Cigna.
  - › Outpatient oral nutrition, such as dietary supplements, herbal supplements, weight loss aids, formulas, and food.
  - › Durable medical equipment not specifically listed as Covered Services in the Covered Services section of the Policy. Excluded durable medical equipment includes, but is not limited to: shoe inserts; air purifiers, air conditioners, humidifiers; exercise equipment, treadmills; spas; elevators; supplies for comfort, hygiene or beautification; correction appliances or support appliances and supplies such as stockings, disposable supplies as follows: Bandages, gauze, tape, antiseptics, dressings, Ace-type bandages, and diapers, underpads, and other incontinence supplies. This exclusion shall not apply to disposable supplies covered as "Durable Medical Equipment," "Home Health Care," "Hospice Care," "Ostomy and Urological Supplies," and "Prescription Drug Benefits".
  - › All Foreign Country Provider charges other than emergency or urgent care services.
  - › Growth Hormone Treatment, except when such treatment is Medically Necessary to be effective for the treatment of documented growth retardation due to deficiency of growth hormones, growth retardation secondary to chronic renal failure before or during dialysis, or for patients with AIDS wasting syndrome. Services must also be Medically Necessary and effective for such use and such treatment must be likely to result in a significant improvement of the Insured Person's condition.
  - › Routine foot care, such as nail clipping or corn removal that is not Medically Necessary.
  - › Charges for which We are unable to determine Our liability because the Insured Person failed, within 60 days, or as soon as reasonably possible to: (a) authorize Us to receive all the medical records and information We requested; or (b) provide Us with information We requested regarding the circumstances of the claim or other insurance coverage.
  - › Charges for animal to human organ transplants.
  - › Claims received by Cigna after 15 months from the date service was rendered, except in the event of a legal incapacity.

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2016 PLAN IMPORTANT DISCLOSURES

Rates will vary by plan design and the plan deductible, copay, coinsurance and out-of-pocket maximums selected. Rates may vary based on age, family size and geographic location (residential zip code).

Rates for new medical policies with an effective date on or after 01/01/2016 are guaranteed through 12/31/2016. After the initial guarantee, rates are subject to change upon 60 days notice.

This medical insurance policy (CACHIND012016) has exclusions, limitations, reduction of benefits and terms under which the policy may be continued in force or discontinued. Applications are accepted during annual open enrollment period, or within 60 calendar days of a qualifying life event. Benefits are provided only for those services that are medically necessary as defined in the policy and for which the insured person has benefits. The policy/service agreement may be cancelled by Cigna due to failure to pay premium, fraud, ineligibility, when the insured no longer lives in the service area, or when we cease to offer policies of this type or cease to offer any plans in the individual market in the state, in accordance with applicable law. You may cancel the policy/service agreement, on the first of the month following our receipt of your written notice. We reserve the right to modify the policy/service agreement, including plan provisions, benefits and coverages, consistent with state or federal law. Policies/service agreements renew on a calendar year basis.

Cigna does not intentionally discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation, or health status in the administration of the plan, including enrollment and benefit determinations. For costs, and additional details about coverage, contact Cigna at 900 Cottage Grove Rd., Hartford, CT 06152 or call 866.GET.Cigna. (866.438.2446).

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2016 PLAN IMPORTANT INFORMATION

Plan is available to residents living in the following counties in California:

Northern California	Southern California
Alameda	Los Angeles
Contra Costa	Orange
San Francisco	Riverside
San Mateo	San Bernardino
Santa Clara	San Diego

**No Cost Language Services.** You can get an interpreter. You can get documents read to you and some sent to you in your language. For help, call us at **866.494.2111**.

**Servicios de idiomas sin costo.** Puede obtener un intérprete. Le pueden leer documentos y que le envíen algunos en español. Para obtener ayuda, llámenos al **866.494.2111**.

Depending on your household size and income, you may be able to qualify for federal financial assistance and save by purchasing a Marketplace insurance plan. Call Cigna to learn more.



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