



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 www.cigna.com/individuals-families/missouri-health-insurance-plans-2016 or by calling 1-866-494-2111.

Important Questions	Answers	Why this Matters:
What is the overall deductible ?	\$4,000 person/ \$8,000 family Does not apply to preventive care, eye exam/glasses for children, office visit and urgent care visits.	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?	No.	You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out-of-pocket limit on my expenses?	Yes. \$6,700 person/ \$13,400 family	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, balanced-billed charges, penalties for failure to obtain pre-authorization 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 .
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 in-network providers, see www.cigna.com/ifp-providers or call 1-866-494-2111	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

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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 .



- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** 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 charges \$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**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$25 co-pay/visit	Not Covered	-----None-----
	Specialist visit	\$60 co-pay/visit	Not Covered	-----None-----
	Other practitioner office visit	30% co-insurance	Not Covered	Coverage is limited to 26 visits annual max for Chiropractic care.
	Preventive care/screening/immunization	No charge	Not Covered	-----None-----
If you have a test	Diagnostic test (x-ray, blood work)	30% co-insurance	Not Covered	-----None-----
	Imaging (CT/PET scans, MRIs)	30% co-insurance	Not Covered	-----None-----

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Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition More information about prescription drug coverage is available www.cigna.com/ifp-drug-list	Preferred generic drugs	\$8 co-pay (retail)/ \$20 co-pay (home delivery)	Not Covered	Coverage is limited up to a 90-day supply (retail/home delivery) You pay co-pay for each 30 day supply.
	Non-preferred generic drugs	\$15 co-pay (retail)/ \$37 co-pay (home delivery)	Not Covered	Coverage is limited up to a 90-day supply (retail/home delivery) You pay co-pay for each 30 day supply.
	Preferred brand drugs	\$45 co-pay (retail)/ \$112 co-pay (home delivery)	Not Covered	Coverage is limited up to a 90-day supply (retail/home delivery) You pay co-pay for each 30 day supply.
	Non-preferred brand drugs	50% co-insurance (retail/home delivery)	Not Covered	Coverage is limited up to a 90-day supply (retail/home delivery)
	Specialty drugs	\$550 co-pay (retail) / \$475 co-pay (home delivery)	Not Covered	Coverage is limited up to a 30-day supply (retail/home delivery).
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% co-insurance	Not Covered	-----None-----
	Physician/surgeon fees	30% co-insurance	Not Covered	-----None-----
If you need immediate medical attention	Emergency room services	30% co-insurance	Not Covered	You pay the same level as in-network if it is an emergency as defined in your plan, otherwise Not Covered.
	Emergency medical transportation	30% co-insurance	Not Covered	
	Urgent Care	\$75 co-pay/visit	Not Covered	
If you have a hospital stay	Facility fee (e.g., hospital room)	30% co-insurance	Not Covered	-----None-----
	Physician/surgeon fee	30% co-insurance	Not Covered	-----None-----

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If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services – office visit	\$60 co-pay/visit	Not Covered	Includes 2 non-participating office visits.
	Mental/Behavioral health outpatient services – all other outpatient	30% co-insurance		
	Mental/Behavioral health inpatient services	30% co-insurance	Not Covered	-----None-----
	Substance use disorder outpatient services – office visit	\$60 co-pay/visit	Not Covered	-----None-----
	Substance use disorder outpatient services – all other outpatient	30% co-insurance		
Substance use disorder inpatient services	30% co-insurance	Not Covered	-----None-----	
If you are pregnant	Prenatal and postnatal care	30% co-insurance	Not Covered	All prenatal and first postpartum consultations
	Delivery and all inpatient services	30% co-insurance	Not Covered	-----None-----
If you need help recovering or have other special health needs	Home Health Care	30% co-insurance	Not Covered	Coverage is limited to 90 visits annual max.
	Rehabilitation Services	\$25 co-pay/visit for physical therapy; 30% co-insurance 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.
	Habilitation Services	\$25 co-pay/visit for physical therapy; 30% co-insurance 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	30% co-insurance	Not Covered	Coverage is limited to 90 days annual max.
	Durable medical equipment	30% co-insurance	Not Covered	-----None-----
	Hospice service	30% co-insurance	Not Covered	

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Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If your child needs dental or eye care	Eye exam	No charge	Not Covered	Children up to age 19. Coverage is limited to 1 exam per year
	Glasses	No charge	Not Covered	Children up to age 19. Coverage is limited to 1 pair of glasses per year
	Dental check-up	Not Covered	Not Covered	Coverage is available through a stand-alone dental policy

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"> Acupuncture Bariatric surgery Cosmetic surgery Dental care (Adult) 	<ul style="list-style-type: none"> Elective abortion Infertility treatment Long-term care Non-emergency care when traveling outside the U.S. 	<ul style="list-style-type: none"> Routine eye care (Adults) 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"> Chiropractic care (limited to 26 visits annual max) Hearing aids (limited to initial device following newborn hearing screening) 	<ul style="list-style-type: none"> Private-duty nursing (limited to Home Health Care Services) 	

Your Rights to Continue Coverage:

Federal and State laws may provide protections that allow you to keep this health insurance coverage as long as you pay your **premium**. There are exceptions, however, such as if:

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- You commit fraud
- The insurer stops offering services in the State
- You move outside the coverage area

For more information on your rights to continue coverage, contact the insurer at 1-866-494-2111. You may also contact your state insurance department at 1-800-726-7390.

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: Missouri Department of Insurance at 1-800-726-7390. Additionally, a consumer assistance program can help you file your appeal, contact 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 1-866-494-2111.

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, kwijjigo holne' 1-866-494-2111.

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

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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.

Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$2,470
- Patient pays \$5,070

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:

Deductibles	\$4,000
Copays	\$70
Coinsurance	\$970
Limits or exclusions	\$30
Total	\$5,070

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$4,220
- Patient pays \$1,180

Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$5,400

Patient pays:

Deductibles	\$140
Copays	\$760
Coinsurance	\$0
Limits or exclusions	\$280
Total	\$1,180

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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 preexisting 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 should also 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.

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