



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/spn/ or by calling 1-800-Cigna24.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	\$3,000 person /\$6,000 family	You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> starts over (usually, but not always, January 1 st). See the chart starting on page 2 for how much you pay for covered services after you meet the <u>deductible</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services, but use the chart starting on page 5 for other costs for services this plan covers.
Is there an <u>out-of-pocket limit</u> on my expenses?	Yes, \$7,150 person /\$14,300 family	The <u>out-of-pocket limit</u> 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 <u>out-of-pocket limit</u> ?	Premium, health care this plan doesn't cover and penalties for failure to obtain prior authorization.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
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 <u>network of providers</u> ?	Yes. see www.Cigna.com or call 1-800-Cigna24 for a list of participating providers.	If you use an in-network doctor or other health care <u>provider</u> , 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 <u>provider</u> for some services. Plans use the term in-network, <u>preferred</u> , or participating for <u>providers</u> in their <u>network</u> . See the chart starting on page 2 for how this plan pays different kinds of <u>providers</u> .
Do I need a referral to see a <u>specialist</u> ?	Yes	This plan will pay some or all of the costs to see a <u>specialist</u> for covered services, but only if you have the plan's permission before you see the <u>specialist</u> .
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 <u>excluded services</u> .

Questions: Call 1-800-Cigna24 or visit us at www.myCigna.com.

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- **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 a non-participating **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 participating **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
If you visit a health care provider’s office or clinic	Primary care visit to treat an injury or illness	\$50 copay/visit	Not covered	-----None-----
	Specialist visit	\$75 copay/visit	Not covered	-----None-----
	Other practitioner office visit	\$75 copay/visit	Not covered	Coverage for chiropractic services is limited to 30 visits annual max.
	Preventive care/screening/immunization	No charge	Not covered	-----None-----
If you have a test	Diagnostic test (x-ray, blood work)	50% co-insurance	Not covered	-----None-----
	Imaging (CT/PET scans, MRIs)	50% co-insurance	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/drug-list .	Generic drugs	50% co-insurance retail and home delivery	Not covered	Limited up to a 90-day supply (retail) and up to a 90-day supply (home delivery). Prior authorization is required for select drugs, call 1-800-Cigna24.
	Preferred brand drugs	50% co-insurance retail and home delivery	Not covered	
	Non-preferred brand drugs	50% co-insurance retail and home delivery	Not covered	

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Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
	Speciality drugs	Covered according to categories above	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	50% co-insurance	Not covered	Pre-authorization required, call 1-800-Cigna24.
	Physician/surgeon fees	50% co-insurance	Not covered	-----None-----
If you need immediate medical attention	Emergency room services	50% co-insurance	Not covered	Emergency medical conditions are covered at the participating provider level.
	Emergency medical transportation	50% co-insurance	Not covered	Emergency medical conditions are covered at the participating provider level.
	Urgent care	50% co-insurance	Not covered	Emergency medical conditions are covered at the participating provider level.
If you have a hospital stay	Facility fee (e.g., hospital room)	\$500 copay/day	Not covered	Pre-authorization required, call 1-800-Cigna24. Max. 5 days co-pay/admit; \$2,500
	Physician/surgeon fee	50% co-insurance	Not covered	-----None-----
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	\$30 copay/visit	Not covered	-----None-----
	Mental/Behavioral health inpatient services	\$500 copay/day	Not covered	Pre-authorization required, call 1-800-Cigna24. Max. 5 days co-pay/admit; \$2,500
	Substance use disorder outpatient services	\$30 copay/visit	Not covered	-----None-----
	Substance use disorder inpatient services	\$500 copay/day	Not covered	Pre-authorization required, call 1-800-Cigna24. Max. 5 days co-pay/admit; \$2,500
If you are pregnant	Prenatal and postnatal care	50% co-insurance	Not covered	All prenatal and first postpartum consultations.
	Delivery and all inpatient services Facility Charges	\$500 copay/day	Not covered	Pre-authorization required, call 1-800-Cigna24. Max. 5 days co-pay/admit; \$2,500

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Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
If you need help recovering or have other special health needs	Home health care	50% co-insurance	Not covered	-----None-----
	Rehabilitation services	\$30 copay/visit	Not covered	Limited 30 visits per year, for PT, OT, ST, Cardiac & Pulmonary Rehabilitation.
	Habilitation services	\$30 copay/visit	Not covered	Limited 30 visits per year, for PT, OT, ST, Cardiac & Pulmonary Rehabilitation.
	Autism services	\$30 copay/visit	Not covered	-----None-----
	Skilled nursing care	50% co-insurance	Not covered	Pre-authorization required, call 1-800-Cigna24.
	Durable medical equipment	50% co-insurance	Not covered	-----None-----
	Hospice service	50% co-insurance	Not covered	Pre-authorization required, call 1-800-Cigna24.
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 (lenses and frames from pediatric selection) per year.
	Dental check-up	No charge	Not covered	Coverage is limited to 2 visits per year

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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 • Cosmetic surgery • Dental care (Adult) 	<ul style="list-style-type: none"> • Long-term care • Non-emergency care when traveling outside the U.S. 	<ul style="list-style-type: none"> • Routine eye care (Adult) • 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"> • Bariatric surgery • Hearing Aids 	<ul style="list-style-type: none"> • Infertility treatment (AI Services only) • Private Duty Nursing 	<ul style="list-style-type: none"> • Therapeutic manipulation/Chiropractic care

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-800-Cigna24. You may also contact your state insurance department.

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: New Jersey Department of Banking and Insurance at 800-446-7467.

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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, kwijigo 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 \$1,530
- Patient pays \$6,010

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	\$3,000
Copays	\$1,550
Coinsurance	\$1,430
Limits or exclusions	\$30
Total	\$6,010

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

- Amount owed to providers: \$5,400
- Plan pays \$930
- Patient pays \$4,470

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	\$3,000
Copays	\$400
Coinsurance	\$790
Limits or exclusions	\$280
Total	\$4,470

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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**, **copayments**, and **coinsurance** 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 **copayments**, **deductibles**, and **coinsurance**. 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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