Coverage Period: 07/01/2025 - 06/30/2026

Coverage for: Individual/Individual + Family | Plan Type: OAP

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) 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, go online at <a href="https://www.cigna.com/sp">www.cigna.com/sp</a>. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at <a href="https://www.healthcare.gov/sbc-glossary">https://www.healthcare.gov/sbc-glossary</a> or call 1-800-Cigna24 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For in-network providers: \$1,750/individual - employee only or \$3,500/family maximum  For out-of-network providers: \$4,500/individual - employee only or \$6,000/family maximum  Combined medical/behavioral and pharmacy deductible  Deductible per individual applies when the employee is the only individual covered under the plan.	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 policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.
Are there services covered before you meet your deductible?	Yes. Preventive care & immunizations.	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 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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For in-network providers: \$5,000/individual - employee only or \$10,000/family maximum (no more than \$8,000 per individual - within a family)  For out-of-network providers: \$9,000/individual - employee only or \$18,000/family maximum (no more than \$14,400 per individual - within a family)  Combined medical/behavioral and pharmacy out-of-pocket limit	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?	Penalties for failure to obtain <u>pre-authorization</u> for services, <u>premiums</u> , <u>balance-billing</u> charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.

Important Questions	Answers	Why This Matters:
Will you pay less if you use a network provider?	Yes. See <a href="https://www.cigna.com">www.cigna.com</a> or call 1-800-Cigna24 for a list of <a href="https://network.providers">network providers</a> .	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.
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 **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common Medical Event Services You May Need		What You Will Pay		Limitations, Exceptions, & Other
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
	Primary care visit to treat an injury or illness	25% coinsurance/visit	50% coinsurance	None
	Specialist visit	25% coinsurance/visit	50% coinsurance	None
		No charge/visit**	No charge/visit**	None
If you visit a health care		No charge/screening**	No charge/screening**	None
provider's office or clinic		No charge/immunizations**	No charge/immunizations**	None
provider 3	Preventive care/ screening/			You may have to pay for services that
	immunization	**Deductible does not apply	**Deductible does not apply	aren't preventive. Ask your provider if
				the services needed are preventive.
				Then check what your <u>plan</u> will pay
				for.
	Diagnostic test (x-ray, blood	25% coinsurance	50% coinsurance	No charge after plan deductible for the
If you have a test	work)	25 / Comsulance	30 / Collisarance	first diagnostic mammogram.
	Imaging (CT/PET scans, MRIs)	25% coinsurance	50% coinsurance	50% penalty for no out-of-network precertification.

Common		What You Will Pay		Limitations Evacations 9 Other
Medical Event	Sarvicas Voll May Noad		Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
Marana da da sa da s	Generic drugs (Tier 1)	\$10 copay/prescription (retail 30 days); \$20 copay/prescription (retail & home delivery 90 days)	Not covered	
If you need drugs to treat your illness or condition  More information about prescription drug coverage	Preferred brand drugs (Tier 2)	\$40 copay/prescription (retail 30 days); \$80 copay/prescription (retail & home delivery 90 days)	Not covered	Coverage is limited up to a 90-day supply (retail & home delivery); up to a 30-day supply (retail) for Specialty drugs.  Certain limitations may apply,
is available at  www.medimpact.com or call 1-888-783-1774	Non-preferred brand drugs (Tier 3)	\$60 copay/prescription (retail 30 days); \$120 copay/prescription (retail & home delivery 90 days)	Not covered	including, for example: prior authorization, step therapy, quantity limits.
	Specialty drugs (Tier 4)	25% coinsurance but not more than \$120/prescription (retail 30 days);	Not covered	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	25% coinsurance	50% coinsurance	50% penalty for no out-of-network precertification.
surgery	Physician/surgeon fees	25% coinsurance	50% coinsurance	50% penalty for no out-of-network precertification.
If you need immediate	Emergency room care	25% coinsurance	25% coinsurance	Out-of-network services are paid at the in-network cost share and deductible.
medical attention	Emergency medical transportation	25% coinsurance	25% coinsurance	Out-of-network air ambulance services are paid at the in-network cost share and deductible.
	<u>Urgent care</u>	25% coinsurance	50% coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	25% coinsurance	50% coinsurance	50% penalty for no out-of-network precertification.
	Physician/surgeon fees	25% coinsurance	50% coinsurance	50% penalty for no out-of-network precertification.

Common		What You Will Pay		Limitations, Exceptions, & Other
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
If you need mental health, behavioral health, or	Outpatient services	25% coinsurance/office visit 25% coinsurance/all other services	50% coinsurance/office visit 50% coinsurance/all other services	50% penalty if no precert of out-of- network non-routine services. Includes medical services for MH/SA diagnoses.
substance abuse services	Inpatient services	25% coinsurance	50% coinsurance	50% penalty for no out-of-network precertification. Includes medical services for MH/SA diagnoses.
	Office visits	25% coinsurance	50% coinsurance	Primary Care or Specialist benefit
	Childbirth/delivery professional services	25% coinsurance	50% coinsurance	levels apply for initial visit to confirm pregnancy.
If you are pregnant	Childbirth/delivery facility services	25% coinsurance	50% coinsurance	Cost sharing does not apply for preventive services.  Depending on the type of services, a copayment, coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
If you need help recovering or have other special health needs	Home health care	25% coinsurance	50% coinsurance	50% penalty for no out-of-network precertification. Coverage is limited to 100 days annual max. 16 hour maximum per day (The limit is not applicable to mental health and substance use disorder conditions.)

Camman		What You Will Pay		Limitations Everytions 9 Other
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Rehabilitation services	25% coinsurance/PCP visit 25% coinsurance/ Specialist visit	50% coinsurance/PCP visit 50% coinsurance/ Specialist visit	50% penalty for failure to precertify out-of-network speech therapy services. Coverage is limited to annual max of: 60 days for Rehabilitation services; 36 days for Cardiac rehab services; 20 days for Chiropractic care services  Physical, Speech and Occupational Therapy for children age 3-6 with a congenital disability. Coverage is limited to the annual max of 60 days under Rehabilitation services.  Limits are not applicable to mental health conditions for Physical, Speech and Occupational therapies.
	Habilitation services	25% coinsurance/PCP visit 25% coinsurance/ Specialist visit	50% coinsurance/PCP visit 50% coinsurance/ Specialist visit	50% penalty for failure to precertify out-of-network speech therapy services. Services are covered when Medically Necessary to treat a mental health condition (e.g. autism) or a congenital abnormality.  Limits are not applicable to mental health conditions for Physical, Speech and Occupational therapies.  50% penalty for no out-of-network precertification.
	Skilled nursing care	25% coinsurance	50% coinsurance	Coverage is limited to 60 days annual max.
	Durable medical equipment	25% coinsurance	50% coinsurance	50% penalty for no out-of-network precertification.

Common		What You Will Pay		Limitations, Exceptions, & Other
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
	Hospice services	25% coinsurance/inpatient services 25% coinsurance/outpatient services	50% coinsurance/inpatient services 50% coinsurance/outpatient services	50% penalty for failure to precertify out-of-network inpatient hospice services.
If your shild poods dontal	Children's eye exam	Not covered	Not covered	None
If your child needs dental or eye care	Children's glasses	Not covered	Not covered	None
or eye care	Children's dental check-up	Not covered	Not covered	None

#### **Excluded Services & Other Covered Services:**

Services Your Plan Generally I	Does NOT Cover (Check your police	v or plan document for more information	and a list of any other excluded services.)
Octaices rout riall deficially i	Does Not Cover (Check Your point	y or plan accument for more information	and a list of any other excluded services.

- Cosmetic surgery
- Dental care (Adult)
- Dental care (Children)
- Eye care (Children)

- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing

- Routine eye care (Adult)
- Routine foot care
- Weight loss programs

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

- Acupuncture (20 days)
- Bariatric Surgery (in-network only)

- Chiropractic care (20 days)
- Hearing aids (Birth to age 19 unlimited. Age 19 and older 2 devices per 36 months)
- Infertility treatment

# **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 1-800-Cigna24, Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or <a href="www.cciio.cms.gov">www.cciio.cms.gov</a>. Other coverage options may be available to you, too, including buying individual insurance coverage through the <a href="health Insurance">Health Insurance</a> <a href="Marketplace">Marketplace</a>. For more information about the <a href="Marketplace">Marketplace</a>, visit <a href="www.HealthCare.gov">www.HealthCare.gov</a> 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: Cigna Customer service at 1-800-Cigna24.

#### 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? Yes.

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

#### **Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-244-6224.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-244-6224.

Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-800-244-6224.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-244-6224.

To see examples of how this plan 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 in-network pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$1,750
Specialist coinsurance	25%
■ Hospital (facility) coinsurance	25%
■ Other <u>coinsurance</u>	25%
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#### 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)

<b>Total Example Cost</b>	\$12,700

# In this example, Peg would pay:

Cost Sharing		
<u>Deductibles</u>	\$1,750	
Copayments	\$10	
Coinsurance	\$2,700	
What isn't covered		
Limits or exclusions	\$20	
The total Peg would pay is	\$4,480	

# Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$1,750
<ul> <li>Specialist coinsurance</li> </ul>	25%
<ul><li>Hospital (facility) coinsurance</li></ul>	25%
<ul><li>Other <u>coinsurance</u></li></ul>	25%

#### This EXAMPLE event includes services like:

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

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

Total Example Cost	\$5,600
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# In this example, Joe would pay:

Cost Sharing	
<u>Deductibles</u>	\$1,140
<u>Copayments</u>	\$500
Coinsurance	\$(
What isn't covered	
Limits or exclusions	\$40
The total Joe would pay is	\$1,680

# **Mia's Simple Fracture**

(in-network emergency room visit and follow up care)

■ The plan's overall deductible	\$1,750
<ul> <li>Specialist coinsurance</li> </ul>	25%
■ Hospital (facility) coinsurance	25%
Other coinsurance	25%

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

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

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800

### In this example, Mia would pay:

Cost Sharing	
\$1,750	
\$10	
\$300	
\$0	
\$2,060	

The plan would be responsible for the other costs of these EXAMPLE covered services.

Plan Name: HDHPQ Plan Ben Ver: 29 Plan ID: 21491294

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# Discrimination is against the law.

Medical coverage

Cigna Healthcare complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Cigna Healthcare does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

#### Cigna Healthcare:

- 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 Healthcare 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 Healthcare

Nondiscrimination Complaint Coordinator P.O. 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 <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>, or by mail or phone at:

#### U.S. Department of Health and Human Services

200 Independence Avenue, SW Room 509F, HHH Building Washington, DC 2020I I.800.368.IOI9, 800.537.7697 (TDD)

Complaint forms are available at

https://www.hhs.gov/civil-rights/filing-a-complaint/complaint-process/index.html

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#### **Proficiency of Language Assistance Services**

**English** - ATTENTION: Language assistance services, free of charge, are available to you. For current Cigna Healthcare 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 Healthcare, 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 Healthcare 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 Healthcare, 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 Healthcare 가입자<u>님들</u>께서는 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 Healthcare, 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 Healthcare, 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 (TTY: 711).

Arabic - برجاء الانتباة خدمات الترجمة المجانية متاحة لكم. لعملاء Cigna Healthcare الحاليين برجاء الاتصال بالرقم المدون علي ظهر بطاقتكم الشخصية. او اتصل ب 1800.244.6224 (TTY: اتصل ب 711).

**French Creole** - ATANSYON: Gen sèvis èd nan lang ki disponib gratis pou ou. Pou kliyan Cigna Healthcare 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 Healthcare, 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 Healthcare 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 Healthcare 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 Healthcare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 Healthcare 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 Healthcare-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 Healthcare، لطفأ 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 شمار هگیری کنید).