

**Choice Fund Open Access Plus HRA: Cigna Health and Life Insurance Co.**

Coverage Period: 01/01/16-12/31/16

**Summary of Benefits and Coverage: What this Plan Covers & What it Costs**

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

**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.myCigna.com](http://www.myCigna.com) or by calling 1-800-Cigna24

Important Questions	Answers	Why this Matters
<b>What is the overall deductible?</b>	For in-network providers <b>\$2,000</b> person / <b>\$4,000</b> family For out-of-network providers <b>\$2,000</b> person / <b>\$4,000</b> family Deductible per person applies when the employee is the only person covered under the plan. Does not apply to in-network preventive care Amount your employer contributes to your account: Up to <b>\$800</b> person / <b>\$1,600</b> family	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. See the chart starting on page 2 for how much you pay for covered services after you meet the deductible.
<b>Are there other deductibles for specific services?</b>	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.
<b>Is there an out-of-pocket limit on my expenses?</b>	Yes. For in-network providers <b>\$2,000</b> person / <b>\$4,000</b> family / For out-of-network providers <b>\$4,000</b> person / <b>\$8,000</b> family. Out-of-pocket limit for person applies when the employee is the only person covered under the plan.	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.
<b>What is not included in the out-of-pocket limit?</b>	Premium, balance-billed charges, penalties for no pre-authorization, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
<b>Is there an overall annual limit on what the plan pays?</b>	No.	The chart starting on page 2 describes any limits on what the plan will pay for specific covered services, such as office visits.
<b>Does this plan use a network of providers?</b>	Yes. For a list of participating providers, see <a href="http://www.myCigna.com">www.myCigna.com</a> or call 1-800-Cigna24	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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Important Questions		Answers	Why this Matters:
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.	



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

Common Medical Event	Services You May Need	Your Cost if you use an		Limitations & Exceptions
		In-Network Provider	Out-of-Network Provider	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	No charge after plan deductible	20% co-insurance after plan deductible	none
	Specialist visit	No charge after plan deductible	20% co-insurance after plan deductible	none
	Other practitioner office visit	No charge for Chiropractor after plan deductible	20% co-insurance after plan deductible	Coverage for Chiropractic and Rehabilitation services is limited to 50 days annual max.
	Preventive care/screening/immunization	No charge	20% co-insurance after plan deductible	none
If you have a test	Diagnostic test (x-ray, blood work)	No charge after plan deductible	20% co-insurance after plan deductible	none
	Imaging (CT/PET scans, MRIs)	No charge after plan deductible	20% co-insurance after plan deductible	none

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Common Medical Event	Services You May Need	In-Network Provider	Your Cost if You Use an Out-of-Network Provider	Limitations & Exceptions
<p><b>If you need drugs to treat your illness or condition</b></p> <p>More information about prescription drug coverage is available at <a href="http://www.mycigna.com">www.mycigna.com</a></p>	Generic drugs	0% co-insurance/prescription after plan deductible (retail), 0% co-insurance/prescription after plan deductible (home delivery)	20% co-insurance after plan deductible	Prescription Drugs administered by Express Scripts
	Preferred brand drugs	0% co-insurance/prescription after plan deductible (retail), 0% co-insurance/prescription after plan deductible (home delivery)	20% co-insurance after plan deductible	Prescription Drugs administered by Express Scripts
	Non-preferred brand drugs	0% co-insurance/prescription after plan deductible (retail), 0% co-insurance/prescription after plan deductible (home delivery)	20% co-insurance after plan deductible	Prescription Drugs administered by Express Scripts
<p><b>If you have outpatient surgery</b></p>	Facility fee (e.g., ambulatory surgery center)	No charge after plan deductible	20% co-insurance after plan deductible	_____none_____
	Physician/surgeon fees	No charge after plan deductible	20% co-insurance after plan deductible	_____none_____
<p><b>If you need immediate medical attention</b></p>	Emergency room services	No charge after plan deductible	No charge after plan deductible	_____none_____
	Emergency medical transportation	No charge after plan deductible	No charge after plan deductible	_____none_____
	Urgent care	No charge after plan deductible	No charge after plan deductible	_____none_____
<p><b>If you have a hospital stay</b></p>	Facility fee (e.g., hospital room)	No charge after plan deductible	20% co-insurance after plan deductible	_____none_____
	Physician/surgeon fees	No charge after plan deductible	20% co-insurance after plan deductible	_____none_____

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Common Medical Event	Services You May Need	In-Network Provider	Your Cost if you use an Out-of-Network Provider	Limitations & Exceptions
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Mental/Behavioral health outpatient services	No charge after plan deductible	20% co-insurance after plan deductible	none
	Mental/Behavioral health inpatient services	No charge after plan deductible	20% co-insurance after plan deductible	none
	Substance use disorder outpatient services	No charge after plan deductible	20% co-insurance after plan deductible	none
	Substance use disorder inpatient services	No charge after plan deductible	20% co-insurance after plan deductible	none
<b>If you are pregnant</b>	Prenatal and postnatal care	No charge after plan deductible	20% co-insurance after plan deductible	none
	Delivery and all inpatient services	No charge after plan deductible	20% co-insurance after plan deductible	none
<b>If you need help recovering or have other special health needs</b>	Home health care	No charge after plan deductible	20% co-insurance after plan deductible	Coverage is limited to 200 days annual max. Maximums cross-accumulate.
	Rehabilitation services	No charge after plan deductible	20% co-insurance after plan deductible	Coverage for Rehabilitation, including Chiropractic, services is limited to 50 days annual max. Cardiac Rehabilitation services are limited to 36 days annual max.
	Habilitation services	Not Covered	Not Covered	none
	Skilled nursing care	No charge after plan deductible	20% co-insurance after plan deductible	Coverage is limited to 180 days annual max
	Durable medical equipment	No charge after plan deductible	20% co-insurance after plan deductible	none
	Hospice services	No charge after plan deductible	20% co-insurance after plan deductible	none
<b>If your child needs dental or eye care</b>	Eye Exam	Cigna Vision	Cigna Vision	none
	Glasses	Not Covered	Not Covered	none
	Dental check-up	Cigna Dental	Cigna Dental	none

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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 excluded services.)	
<ul style="list-style-type: none"> <li>• Acupuncture</li> <li>• Cosmetic surgery</li> <li>• Habilitation services</li> </ul>	<ul style="list-style-type: none"> <li>• Hearing aids</li> <li>• Long-term care</li> <li>• Non-emergency care when traveling outside the U.S.</li> <li>• Routine foot care</li> </ul>
	<ul style="list-style-type: none"> <li>• Weight loss programs</li> <li>• Private-duty nursing</li> </ul>

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"> <li>• Bariatric surgery</li> <li>• Chiropractic care</li> <li>• Infertility treatment</li> </ul>	

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## 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, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or <http://www.dol.gov/ebsa> or the U.S. Department of Health and Human Services at 1- 877-267-2323 x61565 or <http://www.cciio.cms.gov>

## 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 Cigna Customer service at 1-800-Cigna24. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <http://www.dol.gov/ebsa/healthreform> or the State of Connecticut, Insurance Department at 1-800-203-3447.

Additionally, a consumer assistance program can help you file your appeal. Contact the program for this plan's situs state: Connecticut Office of the Healthcare Advocate at 866-466-4446. However, for information regarding your own state's consumer assistance program refer to <http://www.healthcare.gov/www.healthcare.gov>.

## 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): Dine'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-244-6224.

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

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## Coverage Examples 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. Please consider any contributions you may receive in an HRA, HSA or FSA.

**Note:** These numbers assume enrollment in individual-only coverage.

### Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays: \$5,510
- Patient pays: \$2,030

#### 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
<b>Total</b>	<b>\$7,540</b>
<b>Patient pays:</b>	
Deductible	\$2,000
Co-pays	\$0
Co-insurance	\$0
Limits or exclusions	\$30
<b>Total</b>	<b>\$2,030</b>

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

- Amount owed to providers: \$5,400
- Plan pays: \$3,080
- Patient pays: \$2,320

#### Sample care costs:

Prescriptions	\$2,900
Medical equipment and supplies	\$1,300
Office visits & procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
<b>Total</b>	<b>\$5,400</b>
<b>Patient pays:</b>	
Deductible	\$2,000
Co-pays	\$0
Co-insurance	\$0
Limits or exclusions	\$320
<b>Total</b>	<b>\$2,320</b>

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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 pre-existing 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 also should 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.