**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, contact Preferred Benefit Administrators, Inc. 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 www.PreferredTPA.com or call 1-888-524-2777 to request a copy.

| Important Questions | Answers | Why This Matters: |
|---|---|---|
| **What is the overall deductible?** | For network providers and out-of-network providers: $3,500 per individual / $7,000 per family | Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible. |
| **Are there services covered before you meet your deductible?** | Yes. Preventive care, physician office visits, Out-patient (OP) alcohol & substance treatment, allergy treatment, ambulance, emergency room, OP mental health services, OP laboratory & x-ray, prescriptions drugs and OP therapy are covered before you meet your deductible. | This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/. |
| **Are there other deductibles for specific services?** | No. | You don't have to meet deductibles for specific services. |
| **What is the out-of-pocket limit for this plan?** | Network Providers: $5,000 per individual / $10,000 per family Out-of-Network Providers: Unlimited | The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met. |
| **What is not included in the out-of-pocket limit?** | Premiums, balance-billing charges, penalties for failure to obtain preauthorization 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. |
| **Will you pay less if you use a network provider?** | Yes. See www.Cigna.com or call 1-888-524-2777 for a list of network providers. | 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 referral to see a specialist?** | 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 Important Information |
|---|---|---|---|---|
| | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| **If you visit a health care provider's office or clinic** | Primary care visit to treat an injury or illness | Teladoc visit: $0 copay<br>Other physician office visit: $20 copay | $20 copay / office visit + 30% coinsurance | None |
| | Specialist visit | $40 copay | $40 copay / office visit + 30% coinsurance | None |
| | Preventive care/screening/ immunization | No charge | No charge | You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for. |
| **If you have a test** | Diagnostic test (x-ray, blood work) | Independent lab: $35 copay<br>Blood work at hospital: 20% coinsurance<br>X-ray at imaging center: $35 copay<br>X-ray at hospital: 20% coinsurance + deductible | Independent lab: $35 copay + 30% coinsurance<br>Blood work at hospital: 30% coinsurance + deductible<br>X-ray at imaging center: $35 copay + coinsurance<br>X-ray at hospital: 30% coinsurance + deductible | None |
| | Imaging (CT/PET scans, MRIs) | At imaging center: $35 copay<br>At hospital: 20% coinsurance + deductible | At imaging center: $35 copay + 30% coinsurance<br>At hospital: 30% coinsurance + deductible | |
| **If you need drugs to treat your illness or condition**<br>More information about **prescription drug coverage** is available at www.PreferredTPA.com | Generic drugs | $0 copay/Rx (retail)<br>$0 copay/Rx (mail order) | No covered | Retail / Pharmacy covers up to a 30-day supply;<br>Mail order Service covers 90-day supply. |
| | Brand drugs with no generic equivalent | $30 copay/Rx (retail)<br>$60 copay/Rx (mail order) | No covered | |
| | Brand drugs with a generic equivalent | $60 copay/Rx (retail)<br>$120 copay/Rx (mail order) | Not covered | |
| | Specialty drugs | Retail copays apply | Not covered | |
| **If you have outpatient surgery** | Facility fee (e.g., ambulatory surgery center) | 20% coinsurance | 30% coinsurance | Subject to deductible |
| | Physician/surgeon fees | 20% coinsurance | 30% coinsurance | |

* For more information about limitations and exceptions, see the plan or policy document at www.PreferredTPA.com

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|---|---|---|---|---|
| | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| **If you need immediate medical attention** | Emergency room care | $250 copay | $250 copay | None |
| | Emergency medical transportation | $100 copay | $100 copay + 30% coins. | |
| | Urgent care | $40 copay / visit | $40 copay + 30% coins. | |
| **If you have a hospital stay** | Facility fee (e.g., hospital room) | 20% coinsurance | 30% coinsurance | Emergency room copay waived if admitted to hospital |
| | Physician/surgeon fees | 20% coinsurance | 30% coinsurance | None |
| **If you need mental health, behavioral health, or substance abuse services** | Outpatient services | $40 copay | $40 copay + 30% coinsurance | Preauthorization is required for inpatient admission. If you don't get preauthorization, benefits will be reduced by $250. |
| | Inpatient services | 20% coinsurance | 30% coinsurance | |
| **If you are pregnant** | Office visits | $40 copay (initial visit) | $40 copay (initial visit) | Cost sharing does not apply to certain preventive services. Depending on the type of services, coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). |
| | Childbirth/delivery professional services | $40 copay / visit | $40 copay + 30% coinsurance | |
| | Childbirth/delivery facility services | 20% coinsurance | 30% coinsurance | |
| **If you need help recovering or have other special health needs** | Home health care | 20% coinsurance | 30% coinsurance | Limited to 20 visits; Subject to deductible. |
| | Rehabilitation services | $40 copay | $40 copay / visit + 30% coins. | Combined therapy maximum of 35 visits per year. |
| | Habilitation services | $40 copay | $40 copay / visit + 30% coins. | |
| | Skilled nursing care | 20% coinsurance | 30% coinsurance | Limited to 60 days. Preauthorization is required. If you don't get preauthorization, benefits will be reduced by $250. |
| | Durable medical equipment | 20% coinsurance | 30% coinsurance | |
| | Hospice services | 20% coinsurance | 30% coinsurance | |
| **If your child needs dental or eye care** | Children's eye exam | $40 copay | $40 copay / visit + 30% coins. | Limited to one eye exam per year |
| | Children's glasses | No coverage | No coverage | |
| | Children's dental check-up | No coverage | No coverage | None |

## Excluded Services & Other Covered Services:

**Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)**

- Acupuncture
- Bariatric Surgery
- Cosmetic Surgery
- Hearing Aids
- Infertility Treatment
- Long Term Care
- Non-emergency care when traveling outside the U.S.
- Private Duty Nursing
- 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.)**

- Allergy Testing
- Chiropractic Care
- Orthotics / Prosthetics
- Routine eye care
- Transplants

**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: Department of Labor's Employee Benefits Security Administration at 1-866-444-(EBSA)4272 or dol.gov/ebsa/healthreform. Other coverage options may be available to you, too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318- 2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact Preferred Benefit Administrators at 1-888-524-2777.

**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 1-888-524-2777

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-524-2777

[Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-888-524-2777

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-888-524-2777

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



* For more information about limitations and exceptions, see the plan or policy document at www.PreferredTPA.com

## About these Coverage Examples:

**This is not a cost estimator.** Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost-sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. 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 plan's overall deductible** | **$3,500** |
| **Physician copayment** | **$40** |
| **Hospital (facility) coinsurance** | **20%** |
| **Other coinsurance** | **20%** |

**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)*

| **Total Example Cost** | **$12,700** |
|---|---|
| **In this example, Peg would pay:** | |
| *Cost Sharing* | |
| Deductibles | $3,500 |
| Copayments | $700 |
| Coinsurance | $1,100 |
| *What isn't covered* | |
| Limits or exclusions | $60 |
| **The total Peg would pay is** | **$5,360** |

### Managing Joe's Type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

| | |
|---|---|
| **The plan's overall deductible** | **$3,500** |
| **Specialist copayment** | **$40** |
| **Hospital (facility) copayment** | **20%** |
| **Other coinsurance** | **20%** |

**This EXAMPLE event includes services like:**
Primary care physician office visits *(including disease education)*
Diagnostic tests *(blood work)*
Prescription drugs
Durable medical equipment *(glucose meter)*

| **Total Example Cost** | **$5,600** |
|---|---|
| **In this example, Joe would pay:** | |
| *Cost Sharing* | |
| Deductibles | $0 |
| Copayments | $1,000 |
| Coinsurance | $0 |
| *What isn't covered* | |
| Limits or exclusions | $60 |
| **The total Joe would pay is** | **$1,060** |

### Mia's Simple Fracture
(in-network emergency room visit and follow up care)

| | |
|---|---|
| **The plan's overall deductible** | **$3,500** |
| **Specialist copayment** | **$40** |
| **Hospital (facility) copayment** | **20%** |
| **Other copayment** | **20%** |

**This EXAMPLE event includes services like:**
Emergency room care *(including medical supplies)*
Diagnostic test (*x-ray*)
Durable medical equipment *(crutches)*
Rehabilitation services *(physical therapy)*

| **Total Example Cost** | **$2,800** |
|---|---|
| **In this example, Mia would pay:** | |
| *Cost Sharing* | |
| Deductibles | $0 |
| Copayments | $600 |
| Coinsurance | $0 |
| *What isn't covered* | |
| Limits or exclusions | $0 |
| **The total Mia would pay is** | **$600** |

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