




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, call 1-888-927-7526. 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 <https://www.healthcare.gov/sbc-glossary/> or call 1-800-877-1122 to request a copy.

Important Questions	Answers	Why This Matters:
<p>What is the overall <a href="#">deductible</a>?</p>	<p><b>In-network:</b> \$2,000/individual or \$4,000/family (medical, prescription drugs and mental health combined)</p> <p><b>Out-of-network:</b> Not covered/individual or family</p>	<p>Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. This <a href="#">plan</a> has an embedded <a href="#">deductible</a>. If you have other family members on the <a href="#">plan</a>, each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a>.</p>
<p>Are there services covered before you meet your <a href="#">deductible</a>?</p>	<p>Yes. <a href="#">Network Preventive care</a> services, immunizations, home health care, durable medical equipment, breast feeding equipment/supplies and lab services are covered before you meet your <a href="#">deductible</a>.</p>	<p>This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a>. See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a></p>
<p>Are there other <a href="#">deductibles</a> for specific services?</p>	<p>No.</p>	<p>You don't have to meet <a href="#">deductibles</a> for specific services.</p>
<p>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</p>	<p><b>In-network:</b> \$4,000/individual or \$8,000 /family (medical, prescription drugs and mental health combined)</p> <p><b>Out-of-network:</b> Not covered</p>	<p>The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a>, they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.</p>
<p>What is not included in the <a href="#">out-of-pocket limit</a>?</p>	<p><a href="#">Premiums</a>, prescription drug <a href="#">copays</a>, <a href="#">balance billing</a> charges, penalties, health care this <a href="#">plan</a> doesn't cover and services received from <a href="#">out-of-network providers</a> unless otherwise noted or a <a href="#">preauthorization</a> is received by Cigna. Certain specialty pharmacy drugs are considered non-essential health benefits and fall outside the <a href="#">out-of-pocket limits</a>. The cost of these drugs (if reimbursed by the manufacturer at no cost to you) won't be applied to your out-of-pocket maximums.</p>	<p>Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a>.</p>

<p><b>Will you pay less if you use a <a href="#">network provider</a>?</b></p>	<p>Yes. See <a href="http://www.myCigna.com">www.myCigna.com</a> or call 1-866-302-7578) for a list of <a href="#">network providers</a>.</p>	<p>This <a href="#">plan</a> uses a <a href="#">provider network</a>. You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a>. You will pay the most if you use an <a href="#">out-of-network provider</a>, and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays (<a href="#">balance billing</a>). Be aware your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.</p>
<p><b>Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a>?</b></p>	<p>Yes. Approval from <a href="#">primary care physician</a> is required to see a <a href="#">specialist</a>.</p>	<p>This <a href="#">plan</a> will pay some or all of the costs to see a <a href="#">specialist</a> for covered services but only if you have a <a href="#">referral</a> before you see the <a href="#">specialist</a>. <a href="#">Referral</a> to participating OB/GYN is not required for well-woman exam.</p>

 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
		<a href="#">Network Provider</a> (You will pay the least)	<a href="#">Out-of-network provider</a> (You will pay the most)	
<b>If you visit a health care <a href="#">provider's</a> office or clinic</b>	Primary care visit to treat an injury or illness	\$30 <a href="#">copay</a> /visit <a href="#">Deductible</a> does not apply.	Not covered	None
	<a href="#">Specialist</a> visit	\$40 <a href="#">copay</a> /visit <a href="#">Deductible</a> does not apply.	Not covered	None
	<a href="#">Preventive care/Screening/immunization</a>	No charge. <a href="#">Deductible</a> does not apply.	Not covered	You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for.
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	No charge. <a href="#">Deductible</a> does not apply.	Not covered	None
	Imaging (CT/PET scans, MRIs)	No charge	Not covered	None

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)	
<b>If you need drugs to treat your illness or condition</b> <b>More information about <a href="#">prescription drug coverage</a> is available by calling 1-888-927-7526</b>	Generic drugs	Retail: \$15 <a href="#">copay</a> /prescription Mail: \$35 <a href="#">copay</a> /prescription <a href="#">Deductible</a> does not apply.	Not covered	Covers up to a 30 days supply (retail pharmacy); up to a 90 days supply (mail order). Some medications require <a href="#">preauthorization</a> or step therapy program adherence.  If a prescription is presented with a “dispense as written” (DAW) for a brand-named drug but an equivalent generic drug is available, the member will pay the <a href="#">copay</a> for the brand-named drug plus the difference in cost between the generic drug and the brand-named drug. The cost difference (penalty) will not apply to the <a href="#">deductible</a> or out-of-pocket maximum.  For <a href="#">Specialty Drugs</a> , see “Important Questions” regarding the plan’s <a href="#">out-of-pocket limit</a> .
	Preferred brand drugs	Retail: \$35 <a href="#">copay</a> /prescription Mail: \$70 <a href="#">copay</a> /prescription  For insulin drugs only: 30 days supply: \$25 <a href="#">copay</a> 60 days supply: \$50 <a href="#">copay</a> 90 days supply: \$70 <a href="#">copay</a>  <a href="#">Deductible</a> does not apply.	Not covered	
	Non-preferred brand drugs	Retail: \$55 <a href="#">copay</a> /prescription Mail: \$110 <a href="#">copay</a> /prescription <a href="#">Deductible</a> does not apply.	Not covered	
	Specialty Drugs	Mail 30 days supply: Generic: \$11 <a href="#">copay</a> /prescription Preferred: \$23 <a href="#">copay</a> /prescription Non-Preferred: \$36 <a href="#">copay</a> /prescription <a href="#">Deductible</a> does not apply.	Not covered	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	No charge	Not covered	None
	Physician/surgeon fees	No charge <a href="#">Deductible</a> does not apply.	Not covered	None
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	\$150 <a href="#">copay</a> /visit <a href="#">Deductible</a> does not apply.	\$150 <a href="#">copay</a> /visit <a href="#">Deductible</a> does not apply.	<a href="#">Copay</a> waived if admitted within 24 hours.
	<a href="#">Emergency medical transportation</a>	No charge. <a href="#">Deductible</a> does not apply.	No charge <a href="#">Deductible</a> does not apply.	If <a href="#">medically necessary</a> .

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)	
	<a href="#"><u>Urgent care</u></a>	\$100 <a href="#"><u>copay</u></a> /visit <a href="#"><u>Deductible</u></a> does not apply.	\$100 <a href="#"><u>copay</u></a> /visit <a href="#"><u>Deductible</u></a> does not apply.	<a href="#"><u>Copay</u></a> waived if immediately admitted to hospital from visit
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	Not covered	None
	Physician/surgeon fees	No charge <a href="#"><u>Deductible</u></a> does not apply.	Not covered	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$30 <a href="#"><u>copay</u></a> /visit <a href="#"><u>Deductible</u></a> does not apply.	Not covered	One <a href="#"><u>copay</u></a> applies/Intensive Outpatient Care program; no charge for laboratory tests, psychological testing, or other services. Includes 6 annual Employee Assistance Program (EAP) visits per issue at no charge.
	Inpatient services	No charge	Not covered	None
If you are pregnant	Office visits	\$30 <a href="#"><u>copay</u></a> /visit if primary care \$40 <a href="#"><u>copay</u></a> /visit if specialist <a href="#"><u>Deductible</u></a> does not apply.	Not covered	Physician's charges for delivery covered under one prenatal/postnatal <a href="#"><u>copay</u></a> /pregnancy.
	Childbirth/delivery professional services	No additional charge <a href="#"><u>Deductible</u></a> does not apply.	Not covered	Physician's charges for delivery covered under one prenatal/postnatal <a href="#"><u>copay</u></a> /pregnancy.
	Childbirth/delivery facility services	No charge	Not covered	Physician's charges for delivery covered under one prenatal/postnatal <a href="#"><u>copay</u></a> /pregnancy.
If you need help recovering or have other special health needs	<a href="#"><u>Home health care</u></a>	No charge <a href="#"><u>Deductible</u></a> does not apply.	Not covered	16-hour maximum per day (The limit is not applicable to mental health and substance use disorder conditions.)
	<a href="#"><u>Rehabilitation services</u></a>	\$30 <a href="#"><u>copay</u></a> /visit if primary care \$40 <a href="#"><u>copay</u></a> /visit if <a href="#"><u>specialist</u></a> <a href="#"><u>Deductible</u></a> does not apply.	Not covered	None
	<a href="#"><u>Habilitation services</u></a>	\$30 <a href="#"><u>copay</u></a> /visit if primary care \$40 <a href="#"><u>copay</u></a> /visit if <a href="#"><u>specialist</u></a> <a href="#"><u>Deductible</u></a> does not apply.	Not covered	None
	<a href="#"><u>Skilled nursing care</u></a>	No charge	Not covered	Coverage is limited to 100 days annual maximum.

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)	
	<a href="#">Durable medical equipment</a>	No charge <b>Deductible</b> does not apply.	Not covered	A <a href="#">preauthorization</a> may apply for certain equipment.
	<a href="#">Hospice services</a>	No charge	Not covered	None
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	None
	Children's glasses	Not covered	Not covered	None
	Children's dental check-up	Not covered	Not covered	None

**Excluded services & Other Covered Services:**

Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a> .)		
<ul style="list-style-type: none"> <li>• Abortion (unless <a href="#">medically necessary</a>)</li> <li>• Contraceptives (unless <a href="#">medically necessary</a>)</li> <li>• Cosmetic Surgery (except as specified in Plan benefits)</li> <li>• Dental Care (Adult/Child)</li> </ul>	<ul style="list-style-type: none"> <li>• Habilitation (unless <a href="#">medically necessary</a>)</li> <li>• Infertility Treatment</li> <li>• Long-Term Care</li> <li>• Non-emergency care when traveling outside the U.S.</li> </ul>	<ul style="list-style-type: none"> <li>• Private Duty Nursing</li> <li>• Routine eye care (Adult/Child)</li> <li>• Routine Foot Care</li> <li>• Weight Loss Programs</li> </ul>

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)	
<ul style="list-style-type: none"> <li>• Acupuncture</li> <li>• Bariatric surgery</li> </ul>	<ul style="list-style-type: none"> <li>• Hearing Aids (up to age 19)</li> <li>• Chiropractic Care (20 visits)</li> </ul>

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. For more information on your rights to continue coverage, contact CPS at 1-888-927-7526 or [info@ConcordiaPlans.org](mailto:info@ConcordiaPlans.org). 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](http://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 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 CPS at 1-888-927-7526 or [info@ConcordiaPlans.org](mailto:info@ConcordiaPlans.org). Additionally, a consumer assistance program can help you file your [appeal](#). For information regarding your own state's consumer assistance program refer to <http://www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/>.

**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 1-800-793-6922.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-793-6922.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-793-6922.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-793-6922.

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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 [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](#) \$2,000
- [Specialist copayment](#) \$40
- Hospital (facility) [copayment](#) \$0
- Other [coinsurance](#) 0%

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>	<b>\$12,700</b>
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In this example, Peg would pay:

Cost sharing	
<a href="#">Deductibles</a>	\$2,000
<a href="#">Copayments</a>	\$50
<a href="#">Coinsurance</a>	\$0
What isn't covered	
Limits or exclusions	\$100
<b>The total Peg would pay is</b>	<b>\$2,150</b>

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

- The [plan's](#) overall [deductible](#) \$2,000
- [Specialist copayment](#) \$40
- Hospital (facility) [copayment](#) \$0
- Other [coinsurance](#) 0%

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)

<b>Total Example Cost</b>	<b>\$5,600</b>
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In this example, Joe would pay:

Cost sharing	
<a href="#">Deductibles</a>	\$900
<a href="#">Copayments</a>	\$900
<a href="#">Coinsurance</a>	\$0
What isn't covered	
Limits or exclusions	\$200
<b>The total Joe would pay is</b>	<b>\$2,000</b>

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

- The [plan's](#) overall [deductible](#) \$2,000
- [Specialist copayment](#) \$40
- Hospital (facility) [copayment](#) \$0
- Other [coinsurance](#) 0%

This EXAMPLE event includes services like:

- [Emergency room care](#) (including medical supplies)
- [Diagnostic test](#) (x-ray)
- [Durable medical equipment](#) (crutches)
- [Rehabilitation services](#) (physical therapy)

<b>Total Example Cost</b>	<b>\$2,800</b>
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In this example, Mia would pay:

Cost sharing	
<a href="#">Deductibles</a>	\$400
<a href="#">Copayments</a>	\$400
<a href="#">Coinsurance</a>	\$0
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$800</b>