

CIGNA Choice Fund: HRA

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

Coverage Period: 01/01/2016– 12/31/2016

Coverage for: Single and Family | Plan Type: HRA



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 or by calling 1-800-Cigna24.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	Network and non-network providers: \$1,550 single / \$3,100 family. Doesn't apply to network preventive care. Your deductible may be lowered by funds your employer provides to your HRA account (see below).	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 (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 deductible .
What is a Health Reimbursement Arrangement (HRA) account and how do I use it?	Your employer will contribute up to: \$1,100 single / \$2,200 family which reduces your share of the deductible . Your 2016 Fund will be prorated if your insurance becomes effective after April 2016. If you are a pensioner and have Medicare Parts A and B, your employer will not make a contribution to your HRA account.	If you receive an employer contribution to your HRA account, it effectively reduces the overall amount of the deductible described above so your share of the deductible is \$450 single and \$900 family . Any dollars in the Fund are used first to pay for medical and pharmacy expenses before your share of the deductible is due. Once the Fund is exhausted, your share of the deductible must be met before you enter the coinsurance phase. If at the end of the year, you have any funds remaining in your HRA Fund, the balance will roll over to the next plan year thereby lowering your deductible the next plan year.
Are there other deductibles for specific services?	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.
Is there an out-of-pocket limit on my expenses?	Yes. Network providers: \$2,250 single / \$4,500 family. For non-network providers: \$6,100 single / \$12,200 family.	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.
What is not included in the out-of-pocket limit?	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 .
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.

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

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OMB Control Numbers 1545-2229,
1210-0147, and 0938-1146

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Does this plan use a network of providers ?	Yes. For a list of Network providers, see www.myCigna.com or call 1-800-Cigna24.	If you use a network doctor or other health care provider , this plan will pay some or all of the costs of covered services. Be aware, your network doctor or hospital may use a non-network provider for some services. Plans use the term network, preferred , or participating for providers in their network . See the chart starting on page 2 for how this plan pays different kind of providers .
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 4. See your policy or plan document for additional information about excluded services .



- **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 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 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 **network providers** by charging you lower **deductibles, copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost if you use a		Limitations & Exceptions
		Network Provider	Non-network Provider	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	10% coinsurance	30% coinsurance	---None---
	Specialist visit	10% coinsurance	30% coinsurance	
	Other practitioner office visit	30% coinsurance	50% coinsurance	Acupuncture coverage is limited to \$1,000 annual max.
	Preventive care/screening/immunization	No Charge	30% coinsurance	---None---
If you have a test	Diagnostic test (x-ray, blood work)	10% coinsurance	30% coinsurance	---None---

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		Network Provider	Non-network Provider	
	Imaging (CT/PET scans, MRIs)	10% coinsurance	30% coinsurance	---None---
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.myCigna.com .	Generic drugs	10% coinsurance per prescription (retail and mail order)	30% coinsurance per prescription	Covers up to a 102-day supply (retail and home delivery).
	Brand drugs	30% coinsurance per prescription (retail and mail order)	30% coinsurance per prescription	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% coinsurance	30% coinsurance	---None---
	Physician/surgeon fees	10% coinsurance	30% coinsurance	---None---
If you need immediate medical attention	Emergency room services	10% coinsurance	10% coinsurance	---None---
	Emergency medical transportation	10% coinsurance	10% coinsurance	---None---
	Urgent care	10% coinsurance	10% coinsurance	---None---
If you have a hospital stay	Facility fee (e.g., hospital room)	10% coinsurance	30% coinsurance	---None---
	Physician/surgeon fee	10% coinsurance	30% coinsurance	---None---

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		Network Provider	Non-network Provider	
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	10% coinsurance	30% coinsurance	No pre-authorization required.
	Mental/Behavioral health inpatient services	10% coinsurance	30% coinsurance	Pre-authorization required.
	Substance use disorder outpatient services	10% coinsurance	30% coinsurance	No pre-authorization required.
	Substance use disorder inpatient services	10% coinsurance	30% coinsurance	Pre-authorization required.
If you are pregnant	Prenatal and postnatal care	10% coinsurance	30% coinsurance	---None---
	Delivery and all inpatient services	10% co-insurance	30% co-insurance	---None---
If you need help recovering or have other special health needs	Home health care	10% co-insurance	30% co-insurance	---None---
	Rehabilitation services	10% co-insurance	30% co-insurance	---None---
	Habilitation services	Not Covered	Not Covered	---None---
	Skilled nursing care	10% co-insurance	30% co-insurance	Coverage is limited to 100 days annual max.
	Durable medical equipment	10% co-insurance	30% co-insurance	---None---
	Hospice service	10% co-insurance	30% co-insurance	---None---
If your child needs dental or eye care	Eye exam	Not Covered	Not Covered	---None---
	Glasses	Not Covered	Not Covered	---None---
	Dental check-up	Not Covered	Not Covered	---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.)

- Cosmetic Surgery
- Dental Care (Adult)
- Dental Care (Children)
- Eye Care (Children)
- Habilitation Services
- Hearing Aids unless mandated
- Infertility treatment
- 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 (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Acupuncture
- Bariatric Surgery
- 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, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 X61565 or 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 1-200-Cigna24.

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.**

—————*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. Please consider any contributions you may receive in an HRA Fund.

Having a baby (normal delivery)

- **Amount owed to providers:** \$7,540
- **Plan pays** \$5,370
- **Patient pays** \$2,170

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	\$1,550
Copays	\$0
Coinsurance	\$590
Limits or exclusions	\$30
Total	\$2,170

Managing type 2 diabetes

(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** \$5,400
- **Plan pays** \$3,180
- **Patient pays** \$2,220

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	\$1,550
Copays	\$0
Coinsurance	\$350
Limits or exclusions	\$320
Total	\$2,220

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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**, **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 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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