



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 [www.cigna.com/sp](http://www.cigna.com/sp). 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 1-855-566-4295 to request a copy.

Important Questions	Answers	Why This Matters:
<p>What is the overall <a href="#">deductible</a>?</p>	<p>For Medical Neighborhood providers: \$1,700/individual, \$3,400/individual+spouse, \$3,400/individual+child or \$3,400/family                      For <a href="#">in-network providers</a>: \$3,300/individual, \$6,600/individual+spouse, \$6,600/individual+child or \$6,600/family                      For <a href="#">out-of-network providers</a>: \$3,300/individual, \$6,600/individual+spouse, \$6,600/individual+child or \$6,600/family                      Combined medical/behavioral and pharmacy <a href="#">deductible</a> <a href="#">Deductible</a> per individual applies when the employee is the only individual covered under the <a href="#">plan</a>.                      Amount your employer contributes to your account: Up to \$500/individual, \$800/individual+spouse, \$800/individual+child or \$1,100/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. If you have other family members on the policy, the overall family <a href="#">deductible</a> must be met before the <a href="#">plan</a> begins to pay.</p>
<p>Are there services covered before you meet your <a href="#">deductible</a>?</p>	<p>Yes. In-network <a href="#">preventive care</a> &amp; immunizations.</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>

Important Questions	Answers	Why This Matters:
<p>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</p>	<p>For Medical Neighborhood providers \$5,000/individual, \$13,000/individual+spouse, \$13,000/individual+child or \$13,000/family (no more than \$6,500 per individual in the individual+spouse, individual+child or family);            For <a href="#">in-network providers</a> \$5,000/individual, \$13,000/individual+spouse, \$13,000/individual+child or \$13,000/family (no more than \$6,500 per individual in the individual+spouse, individual+child or family);            For <a href="#">out-of-network providers</a> Unlimited            Combined medical/behavioral and pharmacy <a href="#">out-of-pocket limit</a></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>Penalties for failure to obtain <a href="#">pre-authorization</a> for services, <a href="#">premiums</a>, <a href="#">balance-billing</a> charges, and health care this <a href="#">plan</a> doesn't cover.</p>	<p>Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a>.</p>
<p>Will you pay less if you use a <a href="#">network provider</a>?</p>	<p>Yes. See <a href="http://www.cigna.com">www.cigna.com</a> or <a href="http://www.mymohawkneighborhood.com">www.mymohawkneighborhood.com</a> or call 1-855-566-4295 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>Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a>?</p>	<p>No.</p>	<p>You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a>.</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
		Medical Neighborhood	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	\$35 <a href="#">copay</a> /visit	\$35 <a href="#">copay</a> /visit	50% <a href="#">coinsurance</a>	None
	<a href="#">Specialist</a> visit	\$35 <a href="#">copay</a> /visit	\$35 <a href="#">copay</a> /visit	50% <a href="#">coinsurance</a>	None
	<a href="#">Preventive care/ screening/ immunization</a>	No charge/ visit**	No charge/ visit**	50% <a href="#">coinsurance</a> / visit	None
		No charge/ <a href="#">screening</a> **	No charge/ <a href="#">screening</a> **	50% <a href="#">coinsurance</a> / screening	Preventive 3D Mammograms limited to \$285 payment maximum per occurrence; All other Preventive Mammograms limited to \$225 payment maximum per occurrence; Preventive Colonoscopies limited to \$2,250 payment maximum per occurrence
		No charge/ mammogram**	No charge/ mammogram**	No charge/ mammogram**	
No charge/ immunizations**	No charge/ immunizations**	50% <a href="#">coinsurance</a> / immunizations	None		
** <a href="#">Deductible</a> does not apply	** <a href="#">Deductible</a> does not apply	** <a href="#">Deductible</a> does not apply		You may have to pay for services that aren't <a href="#">preventive</a> . Ask your <a href="#">provider</a> if the services you need are preventive. Then check what your <a href="#">plan</a> will pay for.	
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	None
	Imaging (CT/PET scans, MRIs)	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	\$500 penalty for no out-of-network precertification. MRIs limited to \$2,300 payment maximum per scan; CAT scans limited to \$2,000 payment maximum per scan

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Medical Neighborhood	In-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>  More information about <a href="#">prescription drug coverage</a> is available by calling 1-877-887-2879 or by visiting <a href="http://www.express-scripts.com">www.express-scripts.com</a>	Generic drugs	20% <a href="#">coinsurance</a> /prescription (retail), 20% <a href="#">coinsurance</a> / prescription (mail order) \$4 for certain generics on the Wal-Mart Generic List until the deductible is met. \$0 after deductible is met.	20% <a href="#">coinsurance</a> /prescription (retail), 20% <a href="#">coinsurance</a> / prescription (mail order) \$4 for certain generics on the Wal-Mart Generic List until the deductible is met. \$0 after deductible is met.	Not covered	Coverage is limited up to a 30-day supply (retail) and up to a 90-day supply (mail order). Maintenance medications are limited to 2 fills are retail. No charge for qualified preventive medications. Certain limitations may apply, including, for example: prior authorization, step therapy, quantity limits.
	Brand drugs	20% <a href="#">coinsurance</a> /prescription (retail), 20% <a href="#">coinsurance</a> /prescription (mail order)	20% <a href="#">coinsurance</a> /prescription (retail), 20% <a href="#">coinsurance</a> /prescription (mail order)	Not covered	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	\$500 penalty for no out-of-network precertification.
	Physician/surgeon fees	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	\$500 penalty for no out-of-network precertification.
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	Per visit <a href="#">copay</a> is waived if admitted
	<a href="#">Emergency medical transportation</a>	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	20% <a href="#">coinsurance</a>	Non-emergency ambulance services are not covered
	<a href="#">Urgent care</a>	\$25 <a href="#">copay</a> /visit	\$25 <a href="#">copay</a> /visit	\$25 <a href="#">copay</a> /visit	None
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	None
	Physician/surgeon fees	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	None

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Medical Neighborhood	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Not applicable	\$35 <a href="#">copay</a> /office visit 20% <a href="#">coinsurance</a> /all other services	50% <a href="#">coinsurance</a> /office visit 50% <a href="#">coinsurance</a> /all other services	\$500 penalty if no precert of out-of-network non-routine services (i.e., partial hospitalization, IOP, etc.). None
	Inpatient services	Not applicable	20% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	
If you are pregnant	Office visits	0% <a href="#">coinsurance</a> after initial visit to confirm pregnancy	0% <a href="#">coinsurance</a> after initial visit to confirm pregnancy	50% <a href="#">coinsurance</a>	Primary Care or Specialist benefit levels apply for initial visit to confirm pregnancy. Depending on the type of services, a <a href="#">copayment</a> , <a href="#">coinsurance</a> or <a href="#">deductible</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	
	Childbirth/delivery facility services	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Medical Neighborhood	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	\$500 penalty for no out-of-network precertification. Coverage is limited to 120 days annual max 16 hour maximum per day (This limit is not applicable to mental health and substance use disorder conditions.)
	<a href="#">Rehabilitation services</a>	\$35 <a href="#">copay</a> /PCP visit \$35 <a href="#">copay</a> /Specialist visit 20% <a href="#">coinsurance</a> /visit chiropractic care	\$35 <a href="#">copay</a> /PCP visit \$35 <a href="#">copay</a> /Specialist visit 40% <a href="#">coinsurance</a> /visit chiropractic care	50% <a href="#">coinsurance</a>	\$500 penalty for failure to precertify out-of-network speech therapy services. Coverage is limited to annual max of: 60 days for Physical Therapy; 30 days each for all other <a href="#">Rehabilitation</a> and Cardiac rehab services; 12 days annual max for Chiropractic care services  Limits are not applicable to mental health conditions for Physical, Speech and Occupational therapies.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Medical Neighborhood	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	<a href="#">Habilitation services</a>	\$35 <a href="#">copay</a> /PCP visit \$35 <a href="#">copay</a> /Specialist visit	\$35 <a href="#">copay</a> /PCP visit \$35 <a href="#">copay</a> /Specialist visit	50% <a href="#">coinsurance</a>	\$500 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).  Limits are not applicable to mental health conditions for Physical, Speech and Occupational therapies.
	<a href="#">Skilled nursing care</a>	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	None
	<a href="#">Durable medical equipment</a>	20% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	\$500 penalty for no out-of-network precertification.
	<a href="#">Hospice services</a>	20% <a href="#">coinsurance</a> /inpatient; 20% <a href="#">coinsurance</a> /outpatient services	40% <a href="#">coinsurance</a> /inpatient; 40% <a href="#">coinsurance</a> /outpatient services	50% <a href="#">coinsurance</a> /inpatient; 50% <a href="#">coinsurance</a> /outpatient services	\$500 penalty for no out-of-network outpatient precertification.
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	Not covered	None
	Children's glasses	Not covered	Not covered	Not covered	None
	Children's dental check-up	Not covered	Not covered	Not covered	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
- Cosmetic surgery
- Dental care (Adult)
- Dental care (Children)
- Eye care (Children)
- Hearing aids
- Long-term care
- Non-emergency care when traveling outside the U.S.
- [Prescription drugs](#) (administered by Express Scripts)
- Private-duty nursing
- Routine eye care (Adult)
- Weight loss programs

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

- Bariatric Surgery (in-network only Surgeon Charges Lifetime max \$10,000)
- Chiropractic care (12 days)
- Infertility treatment
- Routine foot care (\$1,000 max)



### 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 (3272) or [www.dol.gov/ebsa/healthreform](http://www.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](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 questions about your rights, this notice, or assistance, you can contact Cigna Customer service at 1-855-566-4295. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).

### Does this plan provide Minimum Essential Coverage? Yes

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

### 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 1-855-566-4295.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-566-4295.

Chinese (中文): 如果需要中文的帮助, 请打☐个号☐ 1-855-566-4295.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijjigo holne' 1-855-566-4295.

-----*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](#) \$1,700
- [Specialist copayment](#) \$35
- 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*)

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

<i>Cost Sharing</i>	
Deductibles	\$1,700
Copayments	\$40
Coinsurance	\$2,200
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Peg would pay is</b>	<b>\$3,960</b>

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

- The [plan's](#) overall [deductible](#) \$1,700
- [Specialist copayment](#) \$35
- Hospital (facility) [coinsurance](#) 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*)

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

<i>Cost Sharing</i>	
Deductibles	\$1,700
Copayments	\$400
Coinsurance	\$600
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$2,720</b>

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

- The [plan's](#) overall [deductible](#) \$1,700
- [Specialist copayment](#) 35\$
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 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*)

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

<i>Cost Sharing</i>	
Deductibles	\$1,700
Copayments	\$200
Coinsurance	\$70
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,970</b>

The [plan](#) would be responsible for the other costs of these EXAMPLES covered services.