




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 to [www.yourtpa.com](http://www.yourtpa.com). 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.yourtpa.com](http://www.yourtpa.com) or call 1-800-451-4318 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall <a href="#">deductible</a>?</b>	\$1,500 PPO/person; \$6,000 non-PPO / person per <a href="#">plan</a> year - Maximum \$3,000 PPO / family; \$12,000 Non-PPO / family per plan year. <a href="#">Plan</a> year begins 9/1.	Generally, you must pay all of the costs from providers 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 <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> .
<b>Are there services covered before you meet your <a href="#">deductible</a>?</b>	Yes. PPO hospital outpatient services, facility outpatient surgery services, PPO office visits, diagnostic procedures, hospice, durable medical equipment, Preventative Services, chiropractic services	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.
<b>Are there other <a href="#">deductibles</a> for specific services?</b>	No.	See the Common Medical Events chart below for your costs for services this <a href="#">plan</a> covers.
<b>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</b>	\$7,900 PPO / person; \$15,800 PPO/family. Unlimited Non-PPO <a href="#">providers</a>	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> , the overall family <a href="#">out-of-pocket limit</a> must be met.
<b>What is not included in the <a href="#">out-of-pocket limit</a>?</b>	Premiums, <a href="#">balance-billing</a> charges, health care this <a href="#">plan</a> doesn't cover and <a href="#">penalties</a> for failure to obtain pre-authorization for services do not count toward the out-of-pocket	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
<b>Will you pay less if you use a <a href="#">network provider</a>?</b>	Yes, Cigna PPO. <a href="http://www.Cigna.com">www.Cigna.com</a>	You pay the least if you use a <a href="#">provider</a> in the Preferred Provider Network. You pay more if you use a <a href="#">provider</a> in the PPO network. 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> ).
<b>Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a>?</b>	No	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .

 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
		PPO Providers	Non-PPO Providers	
<p>If you visit a health care <u>provider's</u> office or clinic</p> <p>You may have to pay for services that aren't preventative. Ask your provider if the services needed are preventative. Then check what your plan will pay for.</p>	Primary care visit to treat an injury or illness	PPO <u>Provider</u> \$40/visit <u>copayment</u> <u>Deductible</u> does not apply.	20% <u>coinsurance</u> ; Xray, Lab and other office procedures 20% <u>coinsurance</u> after \$80/visit <u>copayment</u> . <u>Deductible</u> does not apply to Xray and Lab and other office procedures	Chiropractic services – maximum allowable charge \$40/visit - \$25 <u>copayment</u> – services from Non-PPO <u>providers</u> not covered
	<u>Specialist</u> visit	PPO Provider \$50/visit <u>copayment</u> Xray and Lab and other office procedures \$25/visit <u>copayment</u> <u>Deductible</u> does not apply.	20% <u>coinsurance</u> ; Xray and Lab and other office procedures 20% <u>coinsurance</u> after \$80/visit <u>copayment</u> . <u>Deductible</u> does not apply to Xray and Lab and other office procedures	None.
	<u>Preventive care/screening/immunization</u>	No Charge <u>Deductible</u> does not apply.	Not Covered	Limited to services covered under the Affordable Care Act
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	Hospital testing - \$100 <u>copayment</u> . Independent Lab - \$25 <u>copayment</u> . <u>Deductible</u> does not apply.	Hospital testing – 20% <u>coinsurance</u> after \$300 <u>copayment</u> . Independent Lab 20% <u>coinsurance</u> after \$80 <u>copayment</u> . <u>Deductible</u> does not apply to Independent Lab	Non-PPO hospital testing subject to <u>plan year deductible</u> . Non-PPO independent lab <u>plan year deductible</u> does not apply.
	Imaging (CT/PET scans, MRIs)	Independent Facility - \$100 <u>copayment</u> . Hospital - \$300 <u>copayment</u> . <u>Deductible</u> does not apply.	Independent Facility - 20% <u>coinsurance</u> after \$300 <u>copayment</u> . Hospital testing – 20% <u>coinsurance</u> \$600 <u>copayment</u> . <u>Deductible</u> does not apply.	None.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		PPO Providers	Non-PPO Providers	
<b>If you need drugs to treat your illness or condition</b> More information about <b><u>prescription drug coverage</u></b> is available at <a href="http://www.magellanrx.com">www.magellanrx.com</a>	Generic drugs	\$20 <u>copayment</u> retail / \$30 <u>copayment</u> mail order	Not covered	Specific over-the-counter ulcer and allergy medications \$0 <u>copayment</u> with physician's written RX. Retail limited to 30 day supply, Mail Order limited to 90 day supply
	Preferred brand drugs	50% <u>copayment</u> - \$75 maximum retail / 50% <u>copayment</u> \$150 maximum mail order	Not covered	Retail limited to 30 day supply, Mail Order limited to 90 day supply
	Non-preferred brand drugs	50% <u>copayment</u> - \$125 maximum retail / 50% <u>copayment</u> \$250 maximum mail order	Not covered	Retail limited to 30 day supply, Mail Order limited to 90 day supply
	<u>Specialty drugs</u>	Not covered	Not covered	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	\$250 <u>copayment</u> <u>Deductible</u> does not apply.	20% <u>coinsurance</u> after \$300 <u>copayment</u> <u>Deductible</u> does not apply.	<u>Copayment</u> is all inclusive for all charges related to out-patient surgery. Pre-certification required - \$500 penalty.
	Physician/surgeon fees	\$250 <u>copayment</u> <u>Deductible</u> does not apply.	20% <u>coinsurance</u> after \$300 <u>copayment</u> <u>Deductible</u> does not apply.	<u>Copayment</u> is all inclusive for all charges related to out-patient surgery. Pre-certification required - \$500 penalty.
<b>If you need immediate medical attention</b>	<u>Emergency room care</u>	0% <u>coinsurance</u>	0% <u>coinsurance</u>	<u>Deductible</u> applies
	<u>Emergency medical transportation</u>	0% <u>coinsurance</u>	20% <u>coinsurance</u>	Limited to services within 50 miles unless medically necessary. <u>Deductible</u> applies.
	<u>Urgent care</u>	PPO <u>Provider</u> \$40/visit <u>copayment</u> Xray and Lab and other office procedures \$25/visit <u>copayment</u> . <u>Deductible</u> does not apply.	20% <u>coinsurance</u> ; Xray, Lab and other office procedures 20% <u>coinsurance</u> after \$80/visit <u>copayment</u> . <u>Deductible</u> does not apply to Xray and Lab and other office procedures	None.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		PPO Providers	Non-PPO Providers	
If you have a hospital stay	Facility fee (e.g., hospital room)	\$250 <u>copayment</u> per admission.	20% <u>coinsurance</u> after \$500 <u>copayment</u> per admission	Pre-certification required - \$500 penalty.
	Physician/surgeon fees	0% <u>coinsurance</u>	20% <u>coinsurance</u>	Outpatient and inpatient surgeries require pre-certification - \$500 penalty
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Same as any illness	Same as any illness	Substance abuse excluded service
	Inpatient services	\$250 <u>copayment</u> per admission.	20% <u>coinsurance</u> after \$500 <u>copayment</u> per admission	Pre-certification required. \$500 penalty applies. Substance abuse excluded service.
If you are pregnant	Office visits	Same as any illness	Same as any illness	Depending on the type of services, a <u>copayment</u> or <u>coinsurance</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	0% <u>coinsurance</u>	20% <u>coinsurance</u>	None.
	Childbirth/delivery facility services	\$250 <u>copayment</u> ; nursery No charge, <u>deductible</u> does not apply for well baby	20% <u>coinsurance</u> after \$500 <u>copayment</u> ; nursery 20% <u>coinsurance</u> , <u>deductible</u> does not apply for well baby	Nursery benefit for family <u>plans</u> only
If you need help recovering or have other special health needs	<u>Home health care</u>	0% <u>coinsurance</u>	20% <u>coinsurance</u>	Limited to 100 visits per <u>plan</u> year
	<u>Rehabilitation services</u>	0% <u>coinsurance</u>	20% <u>coinsurance</u>	None.
	<u>Habilitation services</u>	0% <u>coinsurance</u>	20% <u>coinsurance</u>	None.
	<u>Skilled nursing care</u>	0% <u>coinsurance</u> ;	20% <u>coinsurance</u>	
	<u>Durable medical equipment</u>	0% <u>coinsurance</u> up to \$1,000; 20% <u>coinsurance</u> after \$1,000; <u>deductible</u> does not apply	20% <u>coinsurance</u> ; <u>deductible</u> does not apply	Precertification required for purchases over \$1000. \$500 penalty applies.
	<u>Hospice services</u>	0% <u>coinsurance</u> ;	20% <u>coinsurance</u> ; <u>deductible</u>	None.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		PPO Providers	Non-PPO Providers	
		<u>deductible</u> does not apply	does not apply	
If your child needs dental or eye care	Children's eye exam	Excluded service	Excluded service	None.
	Children's glasses	Excluded service	Excluded service	None.
	Children's dental check-up	Excluded service	Excluded service	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](#).)

- |  |   |  |
|--|---|--|
| <ul style="list-style-type: none"> <li>• Acupuncture</li> <li>• Cosmetic surgery</li> <li>• Dental care (Adult)</li> </ul> | <ul style="list-style-type: none"> <li>• Infertility treatment</li> <li>• Long-term care</li> </ul> | <ul style="list-style-type: none"> <li>• Routine eye care (Adult)</li> <li>• Routine foot care</li> <li>• Substance abuse treatment</li> </ul> |
|--|---|--|

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

- |   |   |   |
|---|---|---|
| <ul style="list-style-type: none"> <li>• Bariatric surgery</li> <li>• Chiropractic care</li> <li>• Habilitation services</li> </ul> | <ul style="list-style-type: none"> <li>• Non-emergency care when traveling outside the U.S. – see <a href="http://www.yourtpa.com">www.yourtpa.com</a></li> <li>• Private-duty nursing</li> </ul> | <ul style="list-style-type: none"> <li>• Weight loss programs – see <a href="http://www.yourtpa.com">www.yourtpa.com</a></li> </ul> |
|---|---|---|

**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 the Department of Labor's Employee Benefits Security Administration at 1-866-444-3272 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 more information about your rights, this notice, or assistance, contact: Employee Benefits Security Administration at 1-866-444-3272 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 850-478-8496.]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 850-478-8496.]

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 850-478-8496.]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 850-478-8496.]

---

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

---

**PRA Disclosure Statement:** According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is **0938-1146**. The time required to complete this information collection is estimated to average **0.08** hours per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

## 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 <a href="#">plan's</a> overall <a href="#">deductible</a>	\$1500
■ <a href="#">Specialist</a> [ <a href="#">cost sharing</a> ]	\$50
■ Hospital (facility) [ <a href="#">cost sharing</a> ]	0%
■ Other [ <a href="#">cost sharing</a> ]	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>\$12,686</b>
---------------------------	-----------------

In this example, Peg would pay:

Cost Sharing	
Deductibles *	\$1500
Copayments	\$389
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$61
<b>The total Peg would pay is</b>	<b>\$1950</b>

### Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$1500
■ <a href="#">Specialist</a> [ <a href="#">cost sharing</a> ]	\$50
■ Hospital (facility) [ <a href="#">cost sharing</a> ]	0%
■ Other [ <a href="#">cost sharing</a> ]	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>\$5601</b>
---------------------------	---------------

In this example, Joe would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$1772
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$22
<b>The total Joe would pay is</b>	<b>\$1772</b>

### Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$1500
■ <a href="#">Specialist</a> [ <a href="#">cost sharing</a> ]	\$50
■ Hospital (facility) [ <a href="#">cost sharing</a> ]	0%
■ Other [ <a href="#">cost sharing</a> ]	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>
---------------------------	----------------

In this example, Mia would pay:

Cost Sharing	
Deductibles	\$1500
Copayments	\$405
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1905</b>

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