

**Cigna Health & Life Insurance Company: Cigna Health Flex 3000 Coverage Period: 1/1/16-12/31/16**  
**Summary of Benefits and Coverage: What this Plan Covers & What it Costs Coverage for: Individual & Family | Plan Type: LCP**



**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.cigna.com/individuals-families/california](http://www.cigna.com/individuals-families/california) or by calling 1-866-494-2111.

Important Questions	Answers	Why this Matters:
<b>What is the overall <u>deductible</u>?</b>	<b>\$3,000 person /\$6,000 family</b> for participating providers. <b>\$12,500 person/\$25,000 family</b> for non-participating providers Doesn't apply to preventive care, copay benefits, prenatal care, child dental care and eye exam	You must pay all the costs up to the <b><u>deductible</u></b> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <b><u>deductible</u></b> starts over (usually, but not always, January 1 <sup>st</sup> ). See the chart starting on page 2 for how much you pay for covered services after you meet the <b><u>deductible</u></b> .
<b>Are there other <u>deductibles</u> for specific services?</b>	No	You don't have to meet <b><u>deductibles</u></b> for specific services, but use the chart starting on page 2 for other costs for services this plan covers.
<b>Is there an <u>out-of-pocket limit</u> on my expenses?</b>	Yes, <b>\$6,500 person/\$13,000 family</b> for participating providers. <b>\$25,000 person/\$50,000 family</b> for non-participating providers.	The <b><u>out-of-pocket limit</u></b> 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.
<b>What is not included in the <u>out-of-pocket limit</u>?</b>	Premium, balance-billed charges, penalties for failure to obtain pre-authorization for services, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <b><u>out-of-pocket limit</u></b> .
<b>Is there an overall annual limit on what the plan pays?</b>	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

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<p><b>Does this plan use a network of providers?</b></p>	<p>Yes. For a list of participating providers, see <a href="http://www.cigna.com/ifp-providers">www.cigna.com/ifp-providers</a> or call 1-866-494-2111</p>	<p>If you use an in-network doctor or other health care <b>provider</b>, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network <b>provider</b> for some services. Plans use the term in-network, <b>preferred</b>, or participating for <b>providers</b> in their <b>network</b>. See the chart starting on page 2 for how this plan pays different kinds of <b>providers</b>.</p>
<p><b>Do I need a referral to see a specialist?</b></p>	<p>No.</p>	<p>You can see the <b>specialist</b> you choose without permission from this plan</p>
<p><b>Are there services this plan doesn't cover?</b></p>	<p>Yes.</p>	<p>Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about <b>excluded services</b>.</p>



- **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 a non-participating **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 participating **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
<p><b>If you visit a health care provider's office or clinic</b></p>	<p>Primary care visit to treat an injury or illness</p>	<p>\$30 co-pay</p>	<p>50% co-insurance</p>	<p>-----None-----</p>
	<p>Specialist visit</p>	<p>\$70 co-pay</p>	<p>50% co-insurance</p>	<p>-----None-----</p>
	<p>Other practitioner office visit</p>	<p>\$30 co-pay</p>	<p>50% co-insurance</p>	<p>-----None-----</p>
	<p>Preventive care/screening/immunization</p>	<p>No charge</p>	<p>50% co-insurance</p>	<p>-----None-----</p>
<p><b>If you have a test</b></p>	<p>Diagnostic test (x-ray, blood work)</p>	<p>20% co-insurance</p>	<p>50% co-insurance</p>	<p>-----None-----</p>

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Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
	Imaging (CT/PET scans, MRIs)	20% co-insurance	50% co-insurance	\$60 penalty for no pre-authorization.
<b>If you need drugs to treat your illness or condition</b>  More information about <b>prescription drug coverage</b> is available at <a href="http://www.cigna.com/ifp-drug-list">www.cigna.com/ifp-drug-list</a>	Generic drugs	Retail: \$15 co-pay Mail: \$37 co-pay	Retail: 50% co-insurance Mail: not covered	Coverage is limited up to a 90-day supply. Copay applies for each 30-day supply (retail).
	Preferred brand drugs	Retail: \$60 co-pay Mail: \$150 co-pay	Retail: 50% co-ins Mail: not covered	Coverage is limited up to a 90-day supply. Copay applies for each 30-day supply (retail).
	Non-preferred brand drugs	Retail/Mail: 50% co-insurance	Retail: 50% co-ins Mail: not covered	Coverage is limited up to a 90-day supply.
	Specialty drugs	Retail: \$500 co-pay Mail: \$1,250 co-pay	Retail: 50% co-ins Mail: not covered	Coverage is limited up to a 90-day supply. Copay applies for each 30-day supply (retail). Prior authorization required for select drugs.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	20% co-insurance	50% co-insurance	-----None-----
	Physician/surgeon fees	20% co-insurance	50% co-insurance	\$60 penalty for no pre-authorization
<b>If you need immediate medical attention</b>	Emergency room services	20% co-insurance	20% co-insurance	Out-of-Network services for other than emergency medical condition: out-of-network cost share applies
	Emergency medical transportation	20% co-insurance	20% co-insurance	
	Urgent care	\$75 co-pay	\$75 co-pay	
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	20% co-insurance	50% co-insurance	\$500 penalty for no pre-authorization
	Physician/surgeon fee	20% co-insurance	50% co-insurance	-----None-----
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Mental/Behavioral health outpatient services – office visit	\$30 co-pay	50% co-insurance	-----None-----
	Mental/Behavioral health outpatient services – all other outpatient	20% co-insurance requires pre-authorization	50% co-insurance	

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	Mental/Behavioral health inpatient services	20% co-insurance	50% co-insurance	\$500 penalty for no pre-authorization
	Substance use disorder outpatient services – office visit	\$30 co-pay	50% co-insurance	-----None-----
	Substance use disorder outpatient services – all other outpatient	20% co-insurance requires pre-authorization	50% co-insurance	
	Substance use disorder inpatient services	20% co-insurance	50% co-insurance	\$500 penalty for no pre-authorization
<b>If you are pregnant</b>	Prenatal care in any trimester, and first post-partum visit	20% co-insurance Deductible waived	50% co-insurance	-----None-----
	Delivery and all inpatient services	20% co-insurance	50% co-insurance	-----None-----
<b>If you need help recovering or have other special health needs</b>	Home health care	20% co-insurance	50% co-insurance	Coverage limited to 100 visits/year. \$60 penalty for no pre-authorization
	Rehabilitation services	20% co-insurance	50% co-insurance	\$60 penalty for no pre-authorization
	Habilitation services	20% co-insurance	50% co-insurance	\$60 penalty for no pre-authorization
	Skilled nursing care	20% co-insurance	50% co-insurance	Coverage limited to 100 days/benefit period. \$500 penalty for no pre-authorization
	Durable medical equipment	20% co-insurance	50% co-insurance	\$60 penalty for no pre-authorization
	Hospice service	No charge Deductible waived	50% co-insurance	\$500 penalty for no pre-authorization
<b>If your child needs dental or eye care</b>	Eye exam	No charge Deductible waived	50% co-insurance	Coverage is limited to 1 exam/year
	Glasses	No charge Deductible waived	Not covered	Coverage is limited to 1 pair of glasses/year

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Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
	Dental check-up	No charge Deductible waived	No charge Deductible waived	-----None-----

**Excluded Services & Other Covered Services:**

<b>Services Your Plan Does NOT Cover</b> (This isn't a complete list. Check your policy or plan document for other <u>excluded services</u> .)		
<ul style="list-style-type: none"> <li>• Cosmetic surgery</li> <li>• Dental care (Adult)</li> <li>• Elective abortion</li> <li>• Hearing aids</li> </ul>	<ul style="list-style-type: none"> <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)</li> <li>• Routine foot care</li> <li>• Weight loss programs</li> </ul>
<b>Other Covered Services</b> (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)		
<ul style="list-style-type: none"> <li>• Acupuncture</li> </ul>	<ul style="list-style-type: none"> <li>• Bariatric surgery</li> </ul>	<ul style="list-style-type: none"> <li>• Chiropractic care</li> </ul>

**Your Rights to Continue Coverage:**

Federal and State laws may provide protections that allow you to keep this health insurance coverage as long as you pay your **premium**. There are exceptions, however, such as if:

- You commit fraud
- The insurer stops offering services in the State
- You move outside the coverage area

For more information on your rights to continue coverage, contact the insurer at 1-866-494-2111.

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You may also contact your state insurance department at 1-800-927-HELP (4357) or at [www.insurance.ca.gov](http://www.insurance.ca.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: California Department of Insurance, Consumer Communications Bureau Health Unit, 300 South Spring Street, South Tower, Los Angeles, CA 90013 or 1-800-927-HELP (4357) or 1-800-482-4833 TDD or [www.insurance.ca.gov](http://www.insurance.ca.gov)

Additionally, a consumer assistance program can help you file your appeal. Contact the California Department of Managed Health Care Help Center at 1-888-466-2219.

### **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.**

### **Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-866-494-2111.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-494-2111.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-866-494-2111.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-866-494-2111.

—————*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.

### Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$3,550
- Patient pays \$3,990

#### 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
<b>Total</b>	<b>\$7,540</b>

#### Patient pays:

Deductibles	\$3,000
Copays	\$110
Coinsurance	\$850
Limits or exclusions	\$30
<b>Total</b>	<b>\$3,990</b>

### Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$3,820
- Patient pays \$1,580

#### 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
<b>Total</b>	<b>\$5,400</b>

#### Patient pays:

Deductibles	\$140
Copays	\$1,160
Coinsurance	\$0
Limits or exclusions	\$280
<b>Total</b>	<b>\$1,580</b>

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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, copayments, and coinsurance 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 copayments, deductibles, and coinsurance. 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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