Selection of a Primary Care Provider - This Plan requires the designation of a primary care provider. You have the right to designate any primary care provider who participates in the network and who is available to accept you or your family members. Until you make this designation, Cigna designates one for you. For information on how to select a primary care provider, and for a list of participating primary care providers, visit www.mycigna.com or contact customer service at the phone number listed on the back of your ID card. For children, you may designate a pediatrician as the primary care provider.

Direct Access to Obstetricians and Gynecologists - You do not need prior authorization from the plan or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, visit www.mycigna.com or contact customer service at the phone number listed on the back of your ID card.

### Plan Highlights

<table>
<thead>
<tr>
<th>Plan Highlight</th>
<th>In-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lifetime Maximum</td>
<td>Unlimited</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>Your plan pays 100%</td>
</tr>
<tr>
<td>Contract Year Deductible</td>
<td>Individual: None</td>
</tr>
<tr>
<td></td>
<td>Family: None</td>
</tr>
<tr>
<td>Contract Year Out-of-Pocket Maximum</td>
<td>Individual: $2,000</td>
</tr>
<tr>
<td></td>
<td>Family: $4,000</td>
</tr>
</tbody>
</table>

- After each eligible family member meets his or her individual out-of-pocket maximum, the plan will pay 100% of their covered expenses. Or, after the family out-of-pocket maximum has been met, the plan will pay 100% of each eligible family member's covered expenses.
- In-Network covered expenses that count towards your out-of-pocket maximum include the member paid coinsurance and copays.
- This plan includes a combined Medical/Pharmacy out-of-pocket maximum.

### Physician Services

<table>
<thead>
<tr>
<th>Benefit</th>
<th>In-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physician Office Visit</td>
<td>$25 Primary Care Physician (PCP) copay or $25 Specialist copay</td>
</tr>
<tr>
<td></td>
<td>$25 PCP or $25 Specialist copay</td>
</tr>
<tr>
<td>Surgery Performed in Physician's Office</td>
<td></td>
</tr>
<tr>
<td>Allergy Treatment/Injections</td>
<td>$25 copay or actual charge (if less)</td>
</tr>
<tr>
<td>Allergy Serum</td>
<td>Your plan pays 100%</td>
</tr>
<tr>
<td>Allergy serum dispensed by the physician in the office</td>
<td></td>
</tr>
</tbody>
</table>
### Benefit

**Cigna Telehealth Connection Services (Virtual Care)**
- Includes charges for the delivery of medical and health-related services and consultations by dedicated virtual providers as medically appropriate through audio, video, and secure internet-based technologies.
- Virtual Wellness Screenings are available for individuals 18 and older and are covered same as Preventive Care (see Preventive Care Section).
- Telehealth services rendered by providers that are not contracted medical telehealth providers (as described on myCigna.com) are covered at the same benefit level as the same services would be if rendered in-person.

#### In-Network

<table>
<thead>
<tr>
<th>Benefit Description</th>
<th>Copay</th>
</tr>
</thead>
<tbody>
<tr>
<td>$25 copay</td>
<td></td>
</tr>
</tbody>
</table>

### Preventive Care

#### Preventive Care
- Includes coverage of additional services, such as urinalysis, EKG, and other laboratory tests, supplementing the standard Preventive Care benefit.

#### Immunizations
- Your plan pays 100%

#### Mammogram, PAP, and PSA Tests
- Your plan pays 100%
- Coverage includes the associated Preventive Outpatient Professional Services.
- Associated wellness exam is covered in-network only.
- Diagnostic-related services are covered at the same level of benefits as other x-ray and lab services, based on Place of Service.

### Inpatient

#### Inpatient Hospital Facility
- $500 per admission copay
- Semi-Private Room: Limited to the semi-private negotiated rate
- Private Room: Limited to the semi-private negotiated rate
- Special Care Units (Intensive Care Unit (ICU), Critical Care Unit (CCU)):
  - Limited to the negotiated rate

#### Inpatient Hospital Physician’s Visit/Consultation
- Your plan pays 100%

#### Inpatient Professional Services
- For services performed by Surgeons, Radiologists, Pathologists and Anesthesiologists
- Your plan pays 100%

### Outpatient

#### Outpatient Facility Services
- Your plan pays 100%

#### Outpatient Professional Services
- For services performed by Surgeons, Radiologists, Pathologists and Anesthesiologists
- Your plan pays 100%

#### Outpatient Therapy Services
- $25 PCP or $25 Specialist copay
- Contract Year Maximums:
  - Pulmonary Rehabilitation, Cognitive Therapy, Physical Therapy, Speech Therapy, Occupational Therapy and Chiropractic Care – 90 days
  - Limits are not applicable to mental health conditions for Physical, Speech and Occupational Therapies.

Note: Therapy days, provided as part of an approved Home Health Care plan, accumulate to the applicable outpatient therapy services maximum.
**Benefit** | **In-Network**
---|---
Cardiac Rehabilitation | $25 PCP or $25 Specialist copay
  
  Contract Year Maximums:
  - Cardiac Rehabilitation - 36 days

  Note: Therapy days, provided as part of an approved Home Health Care plan, accumulate to the applicable outpatient short term rehab therapy maximum.

**Other Health Care Facilities/Services**

**Home Health Care** (includes outpatient private duty nursing subject to medical necessity)

- 60 days maximum per Contract Year (The limit is not applicable to mental health and substance use disorder conditions.)
- 16 hour maximum per day

  Your plan pays 100%

**Skilled Nursing Facility, Rehabilitation Hospital, Sub-Acute Facility**

- 120 days maximum per Contract Year

  Your plan pays 100%

**Durable Medical Equipment**

- Unlimited maximum per Contract Year

  Your plan pays 100%

**Breast Feeding Equipment and Supplies**

- Limited to the rental of one breast pump per birth as ordered or prescribed by a physician
- Includes related supplies

  Your plan pays 100%

**External Prosthetic Appliances (EPA)**

- Unlimited maximum per Contract Year

  Your plan pays 100%

**Routine Foot Disorders**

Note: Services associated with foot care for diabetes and peripheral vascular disease are covered when medically necessary.

**Acupuncture**

- 20 days maximum per Contract Year

  $25 PCP or $25 Specialist copay

**Place of Service - your plan pays based on where you receive services**

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Physician’s Office</th>
<th>Independent Lab</th>
<th>Emergency Room/ Urgent Care Facility</th>
<th>Outpatient Facility</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
<td>In-Network</td>
<td>In-Network</td>
<td>In-Network</td>
</tr>
<tr>
<td>Lab and X-ray</td>
<td>Plan pays 100%</td>
<td>Plan pays 100%</td>
<td>Plan pays 100%</td>
<td>Plan pays 100%</td>
</tr>
<tr>
<td>Advanced Radiology Imaging</td>
<td>$100 copay per type of scan per day</td>
<td>Not Applicable</td>
<td>$100 copay per type of scan per day</td>
<td>$100 copay per type of scan per day</td>
</tr>
</tbody>
</table>

Advanced Radiology Imaging (ARI) includes MRI, MRA, CAT Scan, PET Scan, etc.

Note: All lab and x-ray services, including ARI, provided at Inpatient Hospital are covered under Inpatient Hospital benefit.
### Emergency Room / Urgent Care Facility

<table>
<thead>
<tr>
<th>Benefit</th>
<th>In-Network</th>
<th>Outpatient Professional Services</th>
<th>*Ambulance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Care</td>
<td>$100 per visit (copay waived if admitted)</td>
<td>Plan pays 100%</td>
<td>Plan pays 100%</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$25 per visit (copay waived if admitted)</td>
<td>Plan pays 100%</td>
<td>Not Applicable</td>
</tr>
</tbody>
</table>

*Ambulance services used as non-emergency transportation (e.g., transportation from hospital back home) generally are not covered.

- Emergency and Urgent care services at out-of-network urgent care facilities are covered at the in-network cost share when an in-network facility is not available.

### Inpatient Hospital and Other Health Care Facilities

<table>
<thead>
<tr>
<th>Benefit</th>
<th>In-Network</th>
<th>Outpatient Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospice</td>
<td>Plan pays 100%</td>
<td>Plan pays 100%</td>
</tr>
<tr>
<td>Bereavement Counseling</td>
<td>Plan pays 100%</td>
<td>Plan pays 100%</td>
</tr>
</tbody>
</table>

Note: Services provided as part of Hospice Care Program

### Outpatient Services

<table>
<thead>
<tr>
<th>Benefit</th>
<th>In-Network</th>
<th>Outpatient Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initial Visit to Confirm Pregnancy</td>
<td>In-Network</td>
<td>In-Network</td>
</tr>
<tr>
<td>Global Maternity Fee (All Subsequent Prenatal Visits, Postnatal Visits and Physician's Delivery Charges)</td>
<td>In-Network</td>
<td>In-Network</td>
</tr>
<tr>
<td>Office Visits in Addition to Global Maternity Fee (Performed by OB/GYN or Specialist)</td>
<td>In-Network</td>
<td>In-Network</td>
</tr>
<tr>
<td>Delivery - Facility (Inpatient Hospital, Birthing Center)</td>
<td>In-Network</td>
<td></td>
</tr>
</tbody>
</table>

### Maternity

<table>
<thead>
<tr>
<th>Benefit</th>
<th>In-Network</th>
<th>Outpatient Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>$25 PCP or $25 Specialist copay</td>
<td>Plan pays 100%</td>
<td>$25 PCP or $25 Specialist copay</td>
</tr>
<tr>
<td>Covered same as plan's Inpatient Hospital benefit</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Abortion (Elective and non-elective procedures)

<table>
<thead>
<tr>
<th>Benefit</th>
<th>In-Network</th>
<th>Outpatient Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>$25 PCP or $25 Specialist copay</td>
<td>$500 per admission copay</td>
<td>Plan pays 100%</td>
</tr>
<tr>
<td>Plan pays 100%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Family Planning - Men's Services

<table>
<thead>
<tr>
<th>Benefit</th>
<th>In-Network</th>
<th>Outpatient Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>$25 PCP or $25 Specialist copay</td>
<td>$500 per admission copay</td>
<td>Plan pays 100%</td>
</tr>
<tr>
<td>Plan pays 100%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Includes surgical services, such as vasectomy (excludes reversals)

### Family Planning - Women's Services

<table>
<thead>
<tr>
<th>Benefit</th>
<th>In-Network</th>
<th>Outpatient Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan pays 100%</td>
<td>Plan pays 100%</td>
<td>Plan pays 100%</td>
</tr>
<tr>
<td>Plan pays 100%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Includes surgical services, such as tubal ligation (excludes reversals)

Contraceptive devices as ordered or prescribed by a physician.
<table>
<thead>
<tr>
<th>Benefit</th>
<th>Physician's Office</th>
<th>Inpatient Facility</th>
<th>Outpatient Facility</th>
<th>Inpatient Professional Services</th>
<th>Outpatient Professional Services</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
<td>In-Network</td>
<td>In-Network</td>
<td>In-Network</td>
<td>In-Network</td>
</tr>
</tbody>
</table>

**Infertility**

**Note:** Coverage will be provided for the treatment of an underlying medical condition up to the point an infertility condition is diagnosed. Services will be covered as any other illness.

| TMJ, Surgical and Non-Surgical               | $25 PCP or $25 Specialist copay | $500 per admission copay | Plan pays 100% | Plan pays 100% | Plan pays 100% |
|                                              | **In-Network**               | **In-Network**          | **In-Network**    | **In-Network**               | **In-Network**               |

Services provided on a case-by-case basis. Always excludes appliances & orthodontic treatment. Subject to medical necessity.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Inpatient Hospital Facility</th>
<th>Inpatient Professional Services</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Cigna LifeSOURCE Transplant Network® Facility</strong></td>
<td><strong>Cigna LifeSOURCE Transplant Network® Facility</strong></td>
</tr>
<tr>
<td></td>
<td>In-Network</td>
<td>In-Network</td>
</tr>
</tbody>
</table>

| Organ Transplants                            | $500 per admission copay | Plan pays 100% |
|                                              | **In-Network**             | **In-Network**                |

**Travel Lifetime Maximum:** $10,000 maximum per Transplant per Lifetime

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Inpatient</th>
<th>Outpatient - Physician's Office</th>
<th>Outpatient – All Other Services</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
<td>In-Network</td>
<td>In-Network</td>
</tr>
</tbody>
</table>

| Mental Health                                | $500 per admission copay | $25 copay | Plan pays 100% |
|                                              | **In-Network**           | **In-Network**       | **In-Network**               |

| Substance Use Disorder                       | $500 per admission copay | $25 copay | Plan pays 100% |
|                                              | **In-Network**           | **In-Network**       | **In-Network**               |

**Note:**

- Unlimited maximum per Contract Year
- Services are paid at 100% after you reach your out-of-pocket maximum.
- Inpatient includes Acute Inpatient and Residential Treatment.
- Outpatient - Physician's Office - may include Individual, family and group therapy, psychotherapy, medication management, etc.
- Outpatient - All Other Services - may include Partial Hospitalization, Intensive Outpatient Services, Applied Behavior Analysis (ABA Therapy), etc.

**Mental Health and Substance Use Disorder Services**

Mental Health/Substance Use Disorder Utilization Review, Case Management and Programs

**Cigna Total Behavioral Health - Inpatient and Outpatient Management**

- Inpatient utilization review and case management
- Outpatient utilization review and case management
- Partial Hospitalization
- Intensive outpatient programs
- Changing Lives by Integrating Mind and Body Program
- Narcotic Therapy Management
- Complex Psychiatric Case Management
<table>
<thead>
<tr>
<th>Pharmacy</th>
<th>In-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cost Share and Supply</strong></td>
<td><strong>Retail (per 30-day supply):</strong></td>
</tr>
<tr>
<td>Cigna Pharmacy Plus Cost Share</td>
<td>Generic: You pay $10</td>
</tr>
<tr>
<td>• Retail – up to 30-day supply</td>
<td>Preferred Brand: You pay $25</td>
</tr>
<tr>
<td>• Home Delivery – up to 90-day supply</td>
<td>Non-Preferred Brand: You pay $50</td>
</tr>
<tr>
<td></td>
<td><strong>Home Delivery (per 90-day supply):</strong></td>
</tr>
<tr>
<td></td>
<td>Generic: You pay $20</td>
</tr>
<tr>
<td></td>
<td>Preferred Brand: You pay $50</td>
</tr>
<tr>
<td></td>
<td>Non-Preferred Brand: You pay $100</td>
</tr>
</tbody>
</table>

- Retail drugs may be obtained In-Network at a wide range of pharmacies across the nation.
- Specialty medications are used to treat an underlying disease which is considered to be rare and chronic including, but not limited to, multiple sclerosis, hepatitis C or rheumatoid arthritis. Specialty Drugs may include high cost medications as well as medications that may require special handling and close supervision when being administered.
- When patient requests brand drug, patient pays the generic cost share plus the cost difference between the brand and generic drugs up to the cost of the brand drug (unless the physician indicates "Dispense As Written" DAW).
- Your pharmacy benefits share an out-of-pocket maximum with the medical/behavioral benefits.

<table>
<thead>
<tr>
<th><strong>Drugs Covered</strong></th>
<th><strong>Prescription Drug List:</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Your Cigna Standard Prescription Drug List includes a full range of drugs including all those required under applicable health care laws. To check which drugs are included in your plan, please log on to myCigna.com.</strong></td>
<td><strong>Some highlights:</strong></td>
</tr>
<tr>
<td><strong>Some highlights:</strong></td>
<td>• Self Administered injectables are covered.</td>
</tr>
<tr>
<td></td>
<td>• Contraceptive devices and drugs are covered with federally required products covered at 100%.</td>
</tr>
<tr>
<td></td>
<td>• Insulin, glucose test strips, lancets, insulin needles &amp; syringes, insulin pens and cartridges are covered.</td>
</tr>
</tbody>
</table>
Pharmacy Program Information

**Pharmacy Clinical Management: Essential**
Your plan features drug management programs and edits to ensure safe prescribing, and access to medications proven to be the most reliable and cost effective for the medical condition, including:

- Prior authorization requirements
- Step Therapy on select classes of medications and drugs new to the market
- Quantity limits, including maximum daily dose edits, quantity over time edits, duration of therapy edits, and dose optimization edits
- Age edits, and refill-too-soon edits
- Plan exclusion edits
- Current users of Step Therapy medications will be allowed one 30-day fill during the first three months of coverage before Step Therapy program applies.
- Your plan includes Specialty Drug Management features, such as prior authorization and quantity limits, to ensure the safe prescribing and access to specialty medications.
- For customers with complex conditions taking a specialty medication, we will offer Accredo Therapeutic Resource Centers (TRCs) to provide specialty medication and condition counseling. For customers taking a specialty medication not dispensed by Accredo, Cigna experts will offer this important specialty medication and condition counseling.

### Additional Information

**Case Management**
Coordinated by Cigna HealthCare. This is a service designated to provide assistance to a patient who is at risk of developing medical complexities or for whom a health incident has precipitated a need for rehabilitation or additional health care support. The program strives to attain a balance between quality and cost effective care while maximizing the patient’s quality of life.

**Comprehensive Oncology Program**
- Care Management outreach
- Case Management

**Health Advisor - A**
Support for healthy and at-risk individuals to help them stay healthy

- Health and Wellness Coaching
- Gaps in Care Coaching
- Treatment Decision Support

**Healthy Pregnancies/Healthy Babies**
- Care Management outreach
- Maternity Case Management
- Neo-natal Case Management

<table>
<thead>
<tr>
<th>Service</th>
<th>Included</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Case Management outreach</td>
<td>Included</td>
<td></td>
</tr>
<tr>
<td>Case Management</td>
<td>Included</td>
<td></td>
</tr>
<tr>
<td>Health and Wellness Coaching</td>
<td>Included</td>
<td></td>
</tr>
<tr>
<td>Gaps in Care Coaching</td>
<td>Included</td>
<td></td>
</tr>
<tr>
<td>Treatment Decision Support</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Care Management outreach</td>
<td>Included</td>
<td>$150 (1st trimester) / $75 (2nd trimester)</td>
</tr>
<tr>
<td>Maternity Case Management</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Neo-natal Case Management</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Additional Information

### Out-of-Network Emergency Services Charges
1. Emergency Services are covered at the In-Network cost-sharing level as required by applicable state or federal law if services are received from a non-participating (Out-of-Network) provider.
2. The allowable amount used to determine the Plan's benefit payment for covered Emergency Services rendered in an Out-of-Network Hospital, or by an Out-of-Network provider in an In-Network Hospital, is the amount agreed to by the Out-of-Network provider and Cigna, or as required by applicable state or federal law.

The member is responsible for applicable In-Network cost-sharing amounts (any deductible, copay or coinsurance). The member is not responsible for any charges that may be made in excess of the allowable amount. If the Out-of-Network provider bills you for an amount higher than the amount you owe as indicated on the Explanation of Benefits (EOB), contact Cigna Customer Service at the phone number on your ID card.

### Medicare Coordination
In accordance with the Social Security Act of 1965, this plan will pay as the Secondary plan to Medicare Part A and B as follows:
(a) a former Employee such as a retiree, a former Disabled Employee, a former Employee's Dependent, or an Employee's Domestic Partner who is also eligible for Medicare and whose insurance is continued for any reason as provided in this plan (including COBRA continuation);
(b) an Employee, a former Employee, an Employee's Dependent, or former Employee’s Dependent, who is eligible for Medicare due to End Stage Renal Disease after that person has been eligible for Medicare for 30 months.

When a person is eligible for Medicare A and B as described above, this plan will pay as the Secondary Plan to Medicare Part A and B regardless if the person is actually enrolled in Medicare Part A and/or Part B and regardless if the person seeks care at a Medicare Provider or not for Medicare covered services.

### Multiple Surgical Reduction
In-Network - does not apply.
Out-of-Network - Multiple surgeries performed during one operating session result in payment reduction of 50% to the surgery of lesser charge. The most expensive procedure is paid as any other surgery.

### One Guide
Available by phone or through myCigna mobile application. One Guide helps you navigate the health care system and make the most of your health benefits and programs.

### Pre-Certification - Continued Stay Review - PHS+ Inpatient
In-Network: Coordinated by your physician

### Pre-Certification - PHS+ Outpatient Prior Authorization
In-Network: Coordinated by your physician

### Pre-Existing Condition Limitation (PCL)
does not apply.
Additional Information

Your Health First - 200
Individuals with one or more of the chronic conditions, identified on the right, may be eligible to receive the following type of support:

- Condition Management
- Medication adherence
- Risk factor management
- Lifestyle issues
- Health & Wellness issues
- Pre/post-admission
- Treatment decision support
- Gaps in care

Holistic health support for the following chronic health conditions:

- Heart Disease
- Coronary Artery Disease
- Angina
- Congestive Heart Failure
- Acute Myocardial Infarction
- Peripheral Arterial Disease
- Asthma
- Chronic Obstructive Pulmonary Disease (Emphysema and Chronic Bronchitis)
- Diabetes Type 1
- Diabetes Type 2
- Metabolic Syndrome/Weight Complications
- Osteoarthritis
- Low Back Pain
- Anxiety
- Bipolar Disorder
- Depression

Definitions

Coinsurance - The portion of covered expenses you are responsible for is called Coinsurance.
Copay - A flat fee you pay for certain covered services such as doctor's visits or prescriptions.
Deductible - A flat dollar amount you must pay out of your own pocket before your plan begins to pay for covered services.
Out-of-Pocket Maximum - Specific limits for the total amount you will pay out of your own pocket before your plan coinsurance percentage no longer applies. Once you meet these maximums, your plan then pays 100 percent of the "Maximum Reimbursable Charges" or negotiated fees for covered services.
Prescription Drug List - The list of prescription brand and generic drugs covered by your pharmacy plan.
Transition of Care - Provides in-network health coverage to new customers when the customer's doctor is not part of the Cigna network and there are approved clinical reasons why the customer should continue to see the same doctor.

Exclusions

What's Not Covered (not all-inclusive):
Your plan provides for most medically necessary services. The complete list of exclusions is provided in your Certificate or Summary Plan Description. To the extent there may be differences, the terms of the Certificate or Summary Plan Description control. Examples of things your plan does not cover, unless required by law or covered under the pharmacy benefit, include (but aren't limited to):

- Care for health conditions that are required by state or local law to be treated in a public facility.
- Care required by state or federal law to be supplied by a public school system or school district.
- Care for military service disabilities treatable through governmental services if you are legally entitled to such treatment and facilities are reasonably available.
- Treatment of an Injury or Sickness which is due to war, declared, or undeclared.
- Charges which you are not obligated to pay or for which you are not billed or for which you would not have been billed except that they were covered under
### Exclusions

For example, if Cigna determines that a provider or pharmacy is or has waived, reduced, or forgiven any portion of its charges and/or any portion of Copayment, Deductible, and/or Coinsurance amount(s) you are required to pay for a Covered Expense (as shown on The Schedule) without Cigna's express consent, then Cigna in its sole discretion shall have the right to deny the payment of benefits in connection with the Covered Expense, or reduce the benefits in proportion to the amount of the Copayment, Deductible, and/or Coinsurance amounts waived, forgiven or reduced, regardless of whether the provider or pharmacy represents that you remain responsible for any amounts that your plan does not cover. In the exercise of that discretion, Cigna shall have the right to provide proof sufficient to Cigna that you have made your required cost share payment(s) prior to the payment of any benefits by Cigna. This exclusion includes charges of a Non-Participating Provider who has agreed to charge you or charged you at an in-network benefits level or some other benefits level not otherwise applicable to the services received.

- Charges arising out of or relating to any violation of a healthcare-related state or federal law or which themselves are a violation of a healthcare-related state or federal law.
- Assistance in the activities of daily living, including eating, bathing, dressing or other Custodial Services or self-care activities, homemaker services and services primarily for rest, domiciliary or convalescent care.
- For or in connection with experimental, investigational or unproven services.
- Experimental, investigational and unproven services are medical, surgical, diagnostic, psychiatric, Substance Use Disorder or other health care technologies, supplies, treatments, procedures, drug or Biologic therapies or devices that are determined by the utilization review Physician to be:
  - not approved by the U.S. Food and Drug Administration (FDA) or other appropriate regulatory agency to be lawfully marketed.
  - not demonstrated, through existing peer-reviewed, evidence-based, scientific literature to be safe and effective for treating or diagnosing the condition or Sickness for which its use is proposed;
  - the subject of review or approval by an Institutional Review Board for the proposed use except as provided in the "Clinical Trials" section(s) of this plan; or
  - the subject of an ongoing phase I, II or III clinical trial, except for routine patient care costs to qualified clinical trials as provided in the "Clinical Trials" section(s) of this plan.

In determining whether any such technologies, supplies, treatments, drug or Biologic therapies, or devices are experimental, investigational, and/or unproven, the utilization review Physician may rely on the clinical coverage policies maintained by Cigna or the Review Organization. Clinical coverage policies may incorporate, without limitation and as applicable, criteria relating to U.S. Food and Drug Administration-approved labeling, the standard medical reference compendia and peer-reviewed, evidence-based scientific literature or guidelines.

The plan or policy shall not deny coverage for a drug or Biologic therapy as experimental, investigational and unproven if the drug or Biologic therapy is otherwise approved by the FDA to be lawfully marketed, has not been contraindicated by the FDA for the use for which the drug or Biologic has been prescribed, and is recognized for the treatment of cancer in any one of the following: American Medical Association Drug Evaluations; American Hospital Formulary Service Drug Information; U.S. Pharmacopeia Drug Information; or a U.S. peer-reviewed national professional journal.

- Cosmetic surgery and therapies. Cosmetic surgery or therapy is defined as surgery or therapy performed to improve or alter appearance or self-esteem.
- The following services are excluded from coverage regardless of clinical indications: macromastia or gynecomastia surgeries; surgical treatment of varicose veins; abdominoplasty; panniculectomy; rhinoplasty; blepharoplasty; redundant skin surgery; removal of skin tags: acupressure; craniosacral/cranial therapy; dance therapy, movement therapy; applied kinesiology; rolfing; prolotherapy; and extracorporeal shock wave lithotripsy (ESWL) for musculoskeletal and orthopedic conditions.
- Dental treatment of the teeth, gums or structures directly supporting the teeth, including dental X-rays, examinations, repairs, orthodontics, periodontics, casts, splints and services for dental malocclusion, for any condition. Charges made for services or supplies provided for or in connection with an accidental
Exclusions

Injury to teeth are covered provided a continuous course of dental treatment is started within six months of an accident.

- For medical and surgical services, initial and repeat, intended for the treatment or control of obesity including clinically severe (morbid) obesity, including: medical and surgical services to alter appearances or physical changes that are the result of any surgery performed for the management of obesity or clinically severe (morbid) obesity; and weight loss programs or treatments, whether prescribed or recommended by a Physician or under medical supervision.
- Unless otherwise covered in this plan, for reports, evaluations, physical examinations, or hospitalization not required for health reasons including employment, insurance or government licenses, and court-ordered, forensic or custodial evaluations.
- Court-ordered treatment or hospitalization, unless such treatment is prescribed by a Physician and listed as covered in this plan.
- Infertility services including infertility drugs, surgical or medical treatment programs for infertility, including in vitro fertilization, gamete intrafallopian transfer (GIFT), zygote intrafallopian transfer (ZIFT), variations of these procedures, and any costs associated with the collection, washing, preparation or storage of sperm for artificial insemination (including donor fees). Cryopreservation of sperm, eggs or embryos are also excluded from coverage.
- Reversal of male or female voluntary sterilization procedures.
- Any medications, drugs, services or supplies for the treatment of male or female sexual dysfunction such as, but not limited to, treatment of erectile dysfunction (including penile implants), anorgasmic, and premature ejaculation.
- Medical and Hospital care and costs for the infant child of a Dependent, unless this infant child is otherwise eligible under this plan.
- Non-medical counseling and/or ancillary services including Custodial Services, educational services, vocational counseling, training and rehabilitation services, behavioral training, biofeedback, neurofeedback, hypnosis, sleep therapy, return to work services, work hardening programs and driver safety courses.
- Therapy or treatment intended primarily to improve or maintain general physical condition or for the purpose of enhancing job, school, athletic or recreational performance, including but not limited to routine, long term, or maintenance care which is provided after the resolution of the acute medical problem and when significant therapeutic improvement is not expected.
- Consumable medical supplies other than ostomy supplies and urinary catheters. Excluded supplies include, but are not limited to bandages and other disposable medical supplies, skin preparations and test strips, except as specified in the “Home Health Services” or “Breast Reconstruction and Breast Prostheses” section(s) of this plan.
- Private Hospital rooms and/or private duty nursing except as provided under the Home Health Services provision.
- Personal or comfort items such as personal care kits provided on admission to a Hospital, television, telephone, newborn infant photographs, complimentary meals, birth records and other articles which are not for the specific treatment of an Injury or Sickness.
- Artificial aids including corrective orthopedic shoes, arch supports, elastic stockings, garter belts, corsets, dentures and wigs.
- Hearing aids, including semi-implantable hearing devices, audiant bone conductors and Bone Anchored Hearing Aids (BAHAs). A hearing aid is any device that amplifies sound.
- Aids or devices that assist with non-verbal communications, including communication boards, prerecorded speech devices, laptop computers, desktop computers, Personal Digital Assistants (PDAs), Braille typewriters, visual alert systems for the deaf and memory books.
- Eyeglass lenses and frames and contact lenses, except for the first pair of corrective lenses and associated services following treatment of keratoconus or cataract surgery.
- Routine refractions, eye exercises and surgical treatment for the correction of a refractive error, including radial keratotomy.
- All noninjectable prescription drugs unless Physician administration or oversight is required, injectable prescription drugs to the extent they do not require Physician supervision and are typically considered self-administered drugs, nonprescription drugs and investigational and experimental drugs, except as provided in this plan.
- Routine foot care, including the paring and removing of corns and calluses or trimming of nails. However, services associated with foot care for diabetes and peripheral vascular disease are covered when Medically Necessary.
- Membership costs or fees associated with health clubs, weight loss programs and smoking cessation programs.
Exclusions

- Genetic screening or pre-implantations genetic screening. General population-based genetic screening is a testing method performed in the absence of any symptoms or any significant, proven risk factors for genetically linked inheritable disease.
- Dental implants for any condition.
- Fees associated with the collection or donation of blood or blood products, except for autologous donation in anticipation of scheduled services where in the utilization review Physician's opinion the likelihood of excess blood loss is such that transfusion is an expected adjunct to surgery.
- Blood administration for the purpose of general improvement in physical condition.
- Cost of biologicals that are immunizations or medications for the purpose of travel, or to protect against occupational hazards and risks.
- Cosmetics, dietary supplements and health and beauty aids.
- All nutritional supplements and formulae except for infant formula needed for the treatment of inborn errors of metabolism.
- For or in connection with an Injury or Sickness arising out of, or in the course of, any employment for wage or profit.
- Charges for the delivery of medical and health-related services via telecommunications technologies, including telephone and internet, unless provided as specifically described under Covered Expenses.
- Massage therapy.

These are only the highlights
This summary outlines the highlights of your plan. For a complete list of both covered and not covered services, including benefits required by your state, see your employer's insurance certificate, service agreement or summary plan description -- the official plan documents. If there are any differences between this summary and the plan documents, the information in the plan documents takes precedence.

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Cigna:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)

- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact customer service at the toll-free number shown on your ID card, and ask a Customer Service Associate for assistance.

If you believe that Cigna has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance by sending an email to ACAGrievance@Cigna.com or by writing to the following address:

Cigna
Nondiscrimination Complaint Coordinator
PO Box 188016
Chattanooga, TN 37422

If you need assistance filing a written grievance, please call the number on the back of your ID card or send an email to ACAGrievance@Cigna.com. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, DC 20201
1.800.368.1019, 800.537.7697 (TDD)


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Proficiency of Language Assistance Services

English – ATTENTION: Language assistance services, free of charge, are available to you. For current Cigna customers, call the number on the back of your ID card. Otherwise, call 1.800.244.6224 (TTY: Dial 711).

Spanish – ATENCION: Hay servicios de asistencia de idiomas, sin cargo, a su disposición. Si es un cliente actual de Cigna, llame al número que figura en el reverso de su tarjeta de identificación. Si no lo es, llame al 1.800.244.6224 (los usuarios de TTY deben llamar al 711).

Chinese – 注意：我们可为您提供免费提供语言协助服务。对于 Cigna 现有客户，请致电您的 ID 卡背面的号码。其他客户请致电1.800.244.6224（听障专线：请拨711）。


Korean – 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 현재 Cigna 가입자들께서는 ID 카드 뒷면에 있는 전화번호로 연락해주세요. 기타 다른 경우에는 1.800.244.6224 (TTY: 다이얼 711) 번으로 전화해주세요.


Russian – ВНИМАНИЕ: вам могут предоставить бесплатные услуги перевода. Если вы уже участвуете в плане Cigna, позвоните по номеру, указанному на обратной стороне вашей идентификационной карточки участника плана. Если вы не являетесь участником одного из наших планов, позвоните по номеру 1.800.244.6224 (TTY: 711).


French – ATTENTION: Des services d'aide linguistique vous sont proposés gratuitement. Si vous êtes un client actuel de Cigna, veuillez appeler le numéro indiqué au verso de votre carte d'identité. Sinon, veuillez appeler le numéro 1.800.244.6224 (ATS : composez le numéro 711).

Portuguese – ATENÇÃO: Tem ao seu dispor serviços de assistência linguística, totalmente gratuitos. Para clientes Cigna atuais, ligue para o número que se encontra no verso do seu cartão de identificação. Caso contrário, ligue para 1.800.244.6224 (Dispositivos TTY: marque 711).

Polish – UWAGA: w celu skorzystania z dostępnej, bezpłatnej pomocy językowej, obecni klienci firmy Cigna mogą dzwonić pod numer podany na odwrocie karty identyfikacyjnej. Wszystkie inne osoby prosimy o skorzystanie z numeru 1 800 244 6224 (TTY: wybierz 711).

Japanese – 注意事項: 日本語を話される場合、無料の言語支援サービスをご利用いただけます。現在のCignaのお客様は、IDカード裏面の電話番号まで、お電話にてご連絡ください。その他の方は、1.800.244.6224 (TTY: 711)まで、お電話にてご連絡ください。

Italian – ATTENZIONE: Sono disponibili servizi di assistenza linguistica gratuiti. Per i clienti Cigna attuali, chiamare il numero sul retro della tessera di identificazione. In caso contrario, chiamare il numero 1.800.244.6224 (utenti TTY: chiamare il numero 711).


[Arabic – برجاء الإشارة إلى خدمات الترجمة المجانية مضافًا إلى خدمات الباحثين برجاء الإشارة إلى رقم الاتصال بالرقم المدون على الظهير للأشخاص الشخصية. اتصل ب Cigna (TTY) 1.800.244.6224]

[Persian (Farsi) – Cigna متقنین مالی، به مصرف رایگان به شما ارائه می‌شود. برابری این‌صورت با شماره 1.800.244.6224 و همچنین شماره 711 Cigna متقنین مالی (روشهای مختلف وادرن، شماره 1.800.244.6224 و 711) می‌باشد.]

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