



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 including your plan's Summary plan description, call the Administrative Office (Wilson-McShane Corp) at 1-800-622-8780. 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.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) or call the Administrative Office at 1-800-622-8780 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall deductible?</b>	<u>Network Providers</u> and <u>Out-of-Network Providers</u> combined per calendar year: \$400/individual; \$1,200/family.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
<b>Are there services covered before you meet your deductible?</b>	Yes. <u>Preventive care</u> performed by <u>network providers</u> , <u>network provider</u> office visits, the first \$300/accident benefit, and outpatient <u>prescription drugs</u> are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other deductibles for specific services?</b>	Yes, \$100/individual per calendar year for dental <u>plan</u> benefits. There are no other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
<b>What is the out-of-pocket limit for this plan?</b>	Medical <u>Plan Network Provider</u> : \$5,000/individual; \$10,000/family per calendar year. <u>Out-of-Network Provider</u> : No <u>out-of-pocket limit</u> . Outpatient <u>prescription drugs</u> : \$1,600/individual; \$3,200/family per calendar year.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
<b>What is not included in the out-of-pocket limit?</b>	For the Medical <u>Plan</u> : <u>Premiums</u> , <u>balance-billing</u> charges, health care this <u>plan</u> doesn't cover, penalties for failure to obtain <u>preauthorization</u> , dental & vision <u>plan</u> expenses, outpatient retail/mail order drug expenses (which have a separate <u>out-of-pocket limit</u> ), treatment for infertility and TMJ syndrome, and <u>out-of-network cost sharing</u> (except an ER visit in case of an emergency). The <u>prescription drug out-of-pocket limit</u> does not include <u>premiums</u> , <u>balance-billing</u> charges, medical <u>plan</u> , dental <u>plan</u> or vision <u>plan</u> expenses, plus drugs and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .

Important Questions	Answers	Why This Matters:
Will you pay less if you use a <u>network provider</u> ?	Yes. See <a href="http://www.cignasharedadministration.com">www.cignasharedadministration.com</a> or call 1-800-768-4695 for a list of <u>Network Providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's charge</u> and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



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
		<u>Network Provider</u> (You will pay the least)	<u>Out-of-Network Provider</u> (You will pay the most)	
If you visit a <u>health care provider's office</u> or clinic	Primary care visit to treat an injury or illness	\$20 <u>copayment</u> /office visit. <u>Deductible</u> does not apply. All other services performed and billed during an office visit: 20% <u>coinsurance</u> .	50% <u>coinsurance</u> plus <u>balance billing</u> .	<u>Preauthorization</u> of certain injectable drugs and transplant services is required to avoid a \$250 penalty.
	<u>Specialist</u> visit	\$20 <u>copayment</u> /office visit. <u>Deductible</u> does not apply. All other services performed and billed during an office visit: 20% <u>coinsurance</u> .	50% <u>coinsurance</u> plus <u>balance billing</u> .	
	<u>Preventive care/screening/immunization</u>	No charge. <u>Deductible</u> does not apply.	50% <u>coinsurance</u> plus <u>balance billing</u> .	<u>Plan</u> covers required <u>preventive services</u> and supplies described at: <a href="https://www.healthcare.gov/what-are-my-preventive-care-benefits/">https://www.healthcare.gov/what-are-my-preventive-care-benefits/</a> . Age and frequency guidelines apply to covered <u>preventive care</u> . You may have to pay for services that aren't <u>preventive care</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	20% <u>coinsurance</u> .	50% <u>coinsurance</u> plus <u>balance billing</u> .	Physician/ <u>provider's</u> professional fees may be billed separately.
	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u> .	50% <u>coinsurance</u> plus <u>balance billing</u> .	<u>Preauthorization</u> of certain outpatient radiology imaging studies (like CT, MRI, PET scans) is required to avoid a \$250 penalty. Physician/ <u>provider's</u> professional fees may be billed separately.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		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 <b>prescription drug coverage</b> is available at <a href="http://www.mycigna.com">www.mycigna.com</a> or call CIGNA pharmacy at 1-800-244-6224.	Generic drugs	Retail Pharmacy for 30-day supply: \$5 <u>copayment</u> per prescription or 25% <u>coinsurance</u> whichever is greater; 90-day at Retail or Mail Order for 90-day supply: \$10 <u>copayment</u> per prescription. No charge for FDA-approved generic contraceptives.	If you fill a prescription at an Out-of-Network pharmacy, you pay 100% for the drug at the time of purchase and file a claim with CIGNA Pharmacy for reimbursement, then <u>Plan</u> reimburses billed charges minus your appropriate <u>cost sharing</u> .	<ul style="list-style-type: none"> <li>• <u>Deductible</u> does not apply.</li> <li>• Some <u>prescription drugs</u> are subject to <u>preauthorization</u> (to avoid non-payment), quantity limits or step therapy requirements.</li> <li>• Mandatory Generics: If you purchase a brand drug when a generic drug is available, you pay the brand drug <u>cost sharing</u> plus the difference in cost between the brand drug and generic drug.</li> <li>• Certain over-the-counter (OTC) and <u>prescription drugs</u> are payable at no charge with a prescription.</li> <li>• Your <u>cost sharing</u> counts toward the <u>prescription drug out-of-pocket limit</u>, not the medical <u>plan out-of-pocket limit</u>.</li> <li>• 90-day supply of medication at a Retail pharmacy locations available at CVS, Target, Walmart and Kroger/Frys. See also: <a href="https://www.cigna.com/individuals-families/member-resources/90-day-network">https://www.cigna.com/individuals-families/member-resources/90-day-network</a>.</li> </ul>
	Preferred brand drugs	Retail Pharmacy for 30-day supply: \$20 <u>copayment</u> per prescription or 25% <u>coinsurance</u> whichever is greater; 90-day at Retail or Mail Order for 90-day supply: \$40 <u>copayment</u> per prescription. No charge for FDA-approved brand name contraceptives if a generic is medically inappropriate.		
	Non-preferred brand drugs	Retail Pharmacy for 30-day supply: \$40 <u>copayment</u> per prescription or 50% <u>coinsurance</u> whichever is greater; 90-day at Retail or Mail Order for 90-day supply: \$80 <u>copayment</u> per prescription.		
	<u>Specialty drugs</u>	For up to a 30-day supply: Generic drug: You pay 5% <u>coinsurance</u> to a max of \$75 per prescription. Brand drug: You pay 5% <u>coinsurance</u> to a max of \$150 per prescription.	Not covered.	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u> .	50% <u>coinsurance</u> plus <u>balance billing</u> .	<u>Preauthorization</u> of certain outpatient surgeries, spinal procedures and injectable drugs is required to avoid a \$250 penalty.
	Physician/surgeon fees	20% <u>coinsurance</u> .	50% <u>coinsurance</u> plus <u>balance billing</u> .	<u>Preauthorization</u> of certain outpatient surgeries, spinal procedures and injectable drugs is required to avoid a \$250 penalty.
If you need immediate medical attention	<u>Emergency room care</u>	20% <u>coinsurance</u> plus a \$250 <u>copayment</u> /visit.	20% <u>coinsurance</u> plus a \$250 <u>copayment</u> /visit plus <u>balance billing</u> .	Physician/ <u>provider's</u> professional fees may be billed separately. <u>Copayment</u> waived if admitted from ER to the hospital.
	<u>Emergency medical transportation</u>	20% <u>coinsurance</u> .	20% <u>coinsurance</u> plus <u>balance billing</u> .	None.
	<u>Urgent care</u>	20% <u>coinsurance</u> plus a \$100 <u>copayment</u> /visit.	50% <u>coinsurance</u> plus <u>balance billing</u> .	Physician/ <u>provider's</u> professional fees may be billed separately. <u>Copayment</u> waived if admitted from urgent care to the hospital.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u> .	50% <u>coinsurance</u> plus <u>balance billing</u> .	<u>Preauthorization</u> of elective hospital admission, transplant services and gene therapy services is required to avoid a \$250 or non-payment penalty. Private room payable only if <u>medically necessary</u> or the hospital only has private rooms.
	Physician/surgeon fees	20% <u>coinsurance</u> .	50% <u>coinsurance</u> plus <u>balance billing</u> .	<u>Preauthorization</u> of elective hospital admission is required to avoid a \$250 penalty.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office visits: \$20 <u>copayment</u> per office visit. <u>Deductible</u> does not apply. All other services performed and billed during an office visit: 20% <u>coinsurance</u> . Other outpatient services: 20% <u>coinsurance</u> .	50% <u>coinsurance</u> plus <u>balance billing</u> .	None.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Inpatient services	20% <u>coinsurance</u> .	Hospital: 50% <u>coinsurance</u> plus <u>balance billing</u> . Residential treatment facility: Not covered.	<u>Preauthorization</u> of elective hospital admission and residential treatment program admission is required to avoid a \$250 penalty. You pay 100% for out-of- <u>network</u> residential treatment.
If you are pregnant	Office visits	Female employee, spouse, or daughter: No charge for office visits and ACA-required <u>preventive services</u> . <u>Deductible</u> does not apply.	For employee and spouse: 50% <u>coinsurance</u> plus <u>balance billing</u> .	<ul style="list-style-type: none"> <li><u>Cost sharing</u> does not apply for <u>network preventive services</u>.</li> <li>Depending on the type of services, <u>coinsurance</u> may apply.</li> <li>Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).</li> <li><u>In-Network</u> prenatal care (other than office visits and ACA-required preventive <u>screening</u>) is not covered for dependent children. Out-of-<u>Network</u> office visits and maternity care is not covered for dependent children.</li> </ul>
	Childbirth delivery professional services	For employee and spouse: 20% <u>coinsurance</u> .	For employee and spouse: 50% <u>coinsurance</u> plus <u>balance billing</u> .	<ul style="list-style-type: none"> <li><b>You must pay 100%, even in-<u>network</u>, for delivery expenses for a dependent child.</b></li> <li><u>Preauthorization</u> is required to avoid a financial penalty only if hospital stay is longer than 48 hours for vaginal delivery or 96 hours for C-section.</li> </ul>
	Childbirth delivery facility services	For employee and spouse: 20% <u>coinsurance</u> .	For employee and spouse: 50% <u>coinsurance</u> plus <u>balance billing</u> .	
If you need help recovering or have other special health needs	<u>Home health care</u>	20% <u>coinsurance</u> .	50% <u>coinsurance</u> plus <u>balance billing</u> .	<u>Plan</u> covers part-time or intermittent <u>skilled nursing care</u> . Maximum benefit is 100 visits/calendar year.
	<u>Rehabilitation services</u>	20% <u>coinsurance</u> .	Outpatient visits: 50% <u>coinsurance</u> plus <u>balance billing</u> . Inpatient Rehab. Admission: Not covered.	<u>Preauthorization</u> of inpatient rehabilitation admission is required to avoid a \$250 penalty. You pay 100% for an out-of- <u>network</u> inpatient rehabilitation admission.
	<u>Habilitation services</u>	Not covered.	Not covered.	You must pay 100% of these expenses, even in- <u>network</u> .
	<u>Skilled nursing care</u>	20% <u>coinsurance</u> .	Not covered.	<u>Preauthorization</u> of <u>skilled nursing facility</u> admission is required to avoid a \$250 penalty. Maximum benefit is 60 days/calendar year. You pay 100% for an out-of- <u>network</u> inpatient skilled nursing facility admission.
	<u>Durable medical equipment</u>	20% <u>coinsurance</u> .	50% <u>coinsurance</u> plus <u>balance billing</u> .	No charge from <u>network providers</u> for breastfeeding pump and supplies needed to operate pump.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		<u>Network Provider</u> (You will pay the least)	<u>Out-of-Network Provider</u> (You will pay the most)	
	<u>Hospice services</u>	20% <u>coinsurance</u> .	Home hospice: 20% <u>coinsurance</u> plus <u>balance billing</u> . Inpatient hospice: Not covered.	Covered if terminally ill. <u>Preauthorization</u> of inpatient hospice is required to avoid a \$250 penalty. You pay 100% for an out-of- <u>network</u> inpatient hospice admission.
If your child needs dental or eye care	Children's eye exam	For individuals under 18 years, no charge. Medical <u>plan deductible</u> does not apply. For individuals age 18 and older, no charge up to \$32.50/exam. You pay costs over \$32.50/exam. Medical <u>plan deductible</u> does not apply.		One eye exam per 12 consecutive months. One frame per 24 consecutive months. One pair of lenses per 12 months. There is no vision <u>network</u> . If you elect vision coverage, it will be available under a separate vision <u>plan</u> . Your <u>cost sharing</u> for vision services does not count toward the medical <u>plan's out-of-pocket limit</u> .
	Children's glasses	You pay 100% and submit your claim for reimbursement. <u>Plan</u> reimburses up to \$50/frame and up to \$25/single lens. You pay any amount over \$50/frame and \$25/single lens. Medical <u>plan deductible</u> does not apply.		
	Children's dental check-up	No charge. Medical <u>plan</u> and dental <u>plan deductibles</u> do not apply.		



## 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
- Bariatric Surgery
- Cosmetic surgery
- Habilitation services
- Hearing aids
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Weight loss programs, except as required by health reform law

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

- Chiropractic care (payable up to 12 visits/calendar year).
- Dental care (Adult), (if you elect dental plan coverage, it is payable up to \$1,000/calendar year for Plan A and \$1,500/calendar year for Plan C)
- Infertility treatment (you pay 20% coinsurance up to \$10,000 per couple per lifetime, thereafter you pay 90% coinsurance.)
- Routine eye care (Adult) (if you elect the separate vision plan coverage)
- Routine foot care (covered when treating diabetes, neurological or vascular insufficiency affecting the feet)

**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-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 more information about your rights, this notice, or assistance, contact the Administrative Office (Wilson-McShane Corp) at 1-800-622-8780, or 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 1-800-622-8780.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-622-8780.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-622-8780.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-622-8780.

————— *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)

■ <u>The plan's overall deductible</u>	\$400
■ <u>Specialist copayment</u>	\$20
■ <u>Hospital (facility) coinsurance</u>	20%
■ <u>Other coinsurance</u>	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>\$12,800</b>
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#### In this example, Peg would pay:

<u>Cost sharing</u>	
<u>Deductibles</u>	\$400
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$2,090
<u>What isn't covered</u>	
Limits or exclusions	\$10
<b>The total Peg would pay is</b>	<b>\$2,500</b>

### Managing Joe's type 2 Diabetes

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

■ <u>The plan's overall deductible</u>	\$400
■ <u>Specialist copayment</u>	\$20
■ <u>Hospital (facility) coinsurance</u>	20%
■ <u>Other coinsurance</u>	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>\$7,400</b>
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#### In this example, Joe would pay:

<u>Cost sharing</u>	
<u>Deductibles</u>	\$40
<u>Copayments</u>	\$200
<u>Coinsurance</u>	\$1,570
<u>What isn't covered</u>	
Limits or exclusions	\$60
<b>The total Joe would pay is</b>	<b>\$1,870</b>

### Mia's Simple Fracture

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

■ <u>The plan's overall deductible</u>	\$400
■ <u>Specialist copayment</u>	\$20
■ <u>Hospital (facility) ER copayment + coinsurance</u>	\$250 +20%
■ <u>Other coinsurance</u>	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>\$1,900</b>
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#### In this example, Mia would pay:

<u>Cost sharing</u>	
<u>Deductibles</u>	\$400
<u>Copayments</u>	\$330
<u>Coinsurance</u>	\$190
<u>What isn't covered</u>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$920</b>

The plan would be responsible for the other costs of these EXAMPLE covered services.