#### Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services Cigna Health and Life Insurance Co.: LocalPlus IN HDHPQ

can view the Glossary at https://www.healthcare.gov/sbc-glossary or call 1-800-Cigna24 to request a copy.

#### Coverage Period: 07/01/2024 - 12/31/2024

Coverage for: Individual/Individual + Family | Plan Type: LCP



The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, go online at www.cigna.com/sp. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	For <u>in-network providers:</u> \$1,600/individual - employee only or \$3,200/family maximum Combined medical/behavioral and pharmacy <u>deductible</u> <u>Deductible</u> per individual applies when the employee is the only individual covered under the <u>plan</u> .	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 policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.
Are there services covered before you meet your <u>deductible</u> ?	Yes. In-network preventive care & immunizations.	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 <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For <u>in-network providers:</u> \$3,200/individual - employee only or \$6,400/family maximum (no more than \$3,200 per individual - within a family) Combined medical/behavioral and pharmacy <u>out-of-pocket limit</u>	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.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>www.cigna.com</u> or call 1-800-Cigna24 for a list of <u>network providers</u> .	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.

Important Questions	Answers	Why This Matters:
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	In-Network Provider	u Will Pay Out-of-Network Provider	Limitations, Exceptions, & Other Important Information
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness <u>Specialist</u> visit <u>Preventive care</u> / <u>screening</u> / immunization	(You will pay the least) 20% <u>coinsurance</u> /visit 20% <u>coinsurance</u> /visit No charge <u>Deductible</u> does not apply	(You will pay the most) Not covered Not covered Not covered	None         None         You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work) Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u> 20% <u>coinsurance</u>	Not covered Not covered	None None
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.cigna.com	Generic drugs (Tier 1)	\$15 <u>copay</u> /prescription (retail 30 days), \$30 <u>copay</u> /prescription (retail & home delivery 90 days)	Not covered	Coverage is limited up to a 90-day supply (retail and home delivery); up to a 30-day supply (retail and home delivery) for <u>Specialty drugs</u> .
	Preferred brand drugs (Tier 2)	\$30 <u>copay</u> /prescription (retail 30 days), \$60 <u>copay</u> /prescription (retail & home delivery 90 days)	Not covered	Certain limitations may apply, including, for example: prior authorization, step therapy, quantity limits.
	Non-preferred brand drugs (Tier 3)	\$60 <u>copay</u> /prescription (retail 30 days), \$120 <u>copay</u> /prescription (retail & home delivery 90 days)	Not covered	For drugs in the Cigna Patient Assurance Program you may pay less than the noted retail or home delivery cost share amounts.

<b>C</b> ommon		What Yo	ou Will Pay	Limitations Exceptions 9 Other
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	<ul> <li>Limitations, Exceptions, &amp; Other Important Information</li> </ul>
	Specialty drugs (Tier 4)	20% up to \$75 <u>copay</u> /prescription (retail & home delivery 30 days)	Not covered	In-network Federally required preventive drugs will be provided at no charge.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	Not covered	None
Surgery	Physician/surgeon fees	20% coinsurance	Not covered	None
	Emergency room care	20% coinsurance	20% coinsurance	Out-of-network services are paid at the in-network cost share and deductible.
If you need immediate medical attention	Emergency medical transportation	20% coinsurance	20% coinsurance	Out-of-network air ambulance services are paid at the in-network cost share and <u>deductible</u> .
	Urgent care	20% coinsurance	20% coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	Not covered	None
	Physician/surgeon fees	20% coinsurance	Not covered	None
If you need mental health, behavioral health, or	Outpatient services	20% <u>coinsurance</u> /office visit 20% <u>coinsurance</u> /all other services	Not covered	Includes medical services for MH/SA diagnoses.
substance abuse services	Inpatient services	20% coinsurance	Not covered	Includes medical services for MH/SA diagnoses.
	Office visits	20% coinsurance	Not covered	Primary Care or Specialist benefit
If you are pregnant	Childbirth/delivery professional services	20% coinsurance	Not covered	levels apply for initial visit to confirm pregnancy.
	Childbirth/delivery facility services	20% <u>coinsurance</u>	Not covered	Cost sharing does not apply for preventive services. Depending on the type of services, a copayment, coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).

Common		What Y	ou Will Pay	Limitationa Exceptiona 8 Other
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	<ul> <li>Limitations, Exceptions, &amp; Other Important Information</li> </ul>
	Home health care	20% coinsurance	Not covered	Coverage is limited to 40 days annual max. 16 hour maximum per day (The limit is not applicable to mental health and substance use disorder conditions.)
If you need help recovering or have other special health needs	Rehabilitation services	20% <u>coinsurance</u> /visit	Not covered	Coverage is limited to annual max of: 80 days for <u>Rehabilitation</u> and Chiropractic care services; 36 days for Cardiac rehab services. Additional coverage is available for Physical, Occupational, Chiropractic Therapy and Acupuncture Services when provided as an alternative to opioid treatment for chronic pain management and provider notifies the plan of the treatment program. Limits are not applicable to mental health conditions for Physical, Speech and Occupational therapies.
	Habilitation services	20% coinsurance/visit	Not covered	Services are covered when <u>Medically</u> <u>Necessary</u> to treat a mental health condition (e.g. autism) or a congenital abnormality. Limits are not applicable to mental health conditions for Physical, Speech and Occupational therapies.
	Skilled nursing care	20% coinsurance	Not covered	Coverage is limited to 100 days annual max.
	Durable medical equipment	20% coinsurance	Not covered	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
	Hospice services	20% <u>coinsurance</u> /inpatient services 20% <u>coinsurance</u> /outpatient services	Not covered	None
If your child needs dontal	Children's eye exam	Not covered	Not covered	None
If your child needs dental or eye care	Children's glasses	Not covered	Not covered	None
	Children's dental check-up	Not covered	Not covered	None

### **Excluded Services & Other Covered Services:**

Services Your Plan Generally Does NOT Co	over (Check your policy or <u>plan</u> document for more information a	nd a list of any other <u>excluded services</u> .)		
Cosmetic surgery	Long-term care	Routine eye care (Adult)		
<ul> <li>Dental care (Adult)</li> </ul>	<ul> <li>Non-emergency care when traveling outside the</li> </ul>	Routine foot care		
<ul> <li>Dental care (Children)</li> </ul>	U.S.	<ul> <li>Weight loss programs</li> </ul>		
Eye care (Children)	<ul> <li>Private-duty nursing</li> </ul>			
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)				
<ul><li>Acupuncture (12 days)</li><li>Bariatric surgery</li></ul>	<ul> <li>Chiropractic care (combined with <u>Rehabilitation</u> <u>Services</u>)</li> <li>Hearing aids (2 (one per ear) devices per 36 months, through age 17)</li> </ul>	Infertility treatment		

#### 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: Cigna at 1-800-Cigna24, Colorado Division of Insurance at 1-800-930-3745 and Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <a href="http://www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>. Other coverage options may be available to you, too, including buying individual insurance coverage through the <a href="http://www.HealthCare.gov">Health Insurance</a> 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 <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your plan documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u> or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: Cigna Customer service at 1-800-Cigna24. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u> or Colorado Division of Insurance at 1-800-930-3745.

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

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

#### Does this plan meet the Minimum Value Standards? Yes.

If your <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

#### Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-244-6224. Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-244-6224. Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-800-244-6224. Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-244-6224.

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)

20%

20%

- The plan's overall deductible \$1.600 20%
- **Specialist coinsurance**
- Hospital (facility) coinsurance
- Other coinsurance

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)

Total Example Cost	\$12,700

#### In this example, Peg would pay:

Cost Sharing		
<u>Deductibles</u>	\$1,600	
Copayments	\$0	
Coinsurance	\$1,600	
What isn't covered		
Limits or exclusions	\$20	
The total Peg would pay is	\$3,220	

Managing Joe's Type 2 Dial (a year of routine in-network care of controlled condition)	
<ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist coinsurance</u></li> <li>Hospital (facility) <u>coinsurance</u></li> <li>Other <u>coinsurance</u></li> </ul>	\$1,600 20% 20% 20%
This EXAMPLE event includes service	

Primary care physician office visits (including disease education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (alucose meter)

Total Example Cost \$5,0	\$5,600
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#### In this example, Joe would pay:

Cost Sharing		
Deductibles	\$1,600	
<u>Copayments</u>	\$500	
Coinsurance	\$100	
What isn't covered	<u></u>	
Limits or exclusions	\$40	
The total Joe would pay is	\$2,240	

#### **Mia's Simple Fracture** (in-network emergency room visit and follow up care) The plan's overall deductible \$1.600 Specialist coinsurance 20% Hospital (facility) coinsurance 20% Other coinsurance 20%

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies) Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)

Total Example Cost	\$2,800
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#### In this example, Mia would pay:

Cost Sharing		
Deductibles	\$1,600	
<u>Copayments</u>	\$10	
<u>Coinsurance</u>	\$200	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$1,810	

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

Plan Name: LCPIN HDHPQ Ben Ver: 29Plan ID: 28803049

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# Discrimination is against the law.

## Medical coverage

Cigna Healthcare complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Cigna Healthcare does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

#### **Cigna Healthcare:**

- 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 Healthcare 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 Healthcare**

Nondiscrimination Complaint Coordinator P.O. 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 2020I I.800.368.I0I9, 800.537.7697 (TDD)

# Complaint forms are available at https://www.hhs.gov/civil-rights/filing-a-complaint/complaint-process/index.html

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### **Proficiency of Language Assistance Services**

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

**Spanish** - ATENCIÓN: Hay servicios de asistencia de idiomas, sin cargo, a su disposición. Si es un cliente actual de Cigna Healthcare, 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:我們可為您免費提供語言協助服務。對於 Cigna Healthcare 的現有客戶,請致電您的 ID 卡背面的號碼。其他客戶請致電 1.800.244.6224 (聽障專線:請撥 711)。

Vietnamese – XIN LƯU Ý: Quý vị được cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Dành cho khách hàng hiện tại của Cigna Healthcare, vui lòng gọi số ở mặt sau thẻ Hội viên. Các trường hợp khác xin gọi số 1.800.244.6224 (TTY: Quay số 711).

Korean - 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 현재 Cigna Healthcare 가입자님들께서는 ID 카드 뒷면에 있는 전화번호로 연락해주십시오. 기타 다른 경우에는 1.800.244.6224 (TTY: 다이얼 711)번으로 전화해주십시오.

**Tagalog** - PAUNAWA: Makakakuha ka ng mga serbisyo sa tulong sa wika nang libre. Para sa mga kasalukuyang customer ng Cigna Healthcare, tawagan ang numero sa likuran ng iyong ID card. O kaya, tumawag sa 1.800.244.6224 (TTY: I-dial ang 711).

**Russian** – ВНИМАНИЕ: вам могут предоставить бесплатные услуги перевода. Если вы уже участвуете в плане Cigna Healthcare, 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 (ТТҮ: 711).

Arabic - برجاء الانتباة خدمات الترجمة المجانية متاحة لكم. لعملاء Cigna Healthcare الحاليين برجاء الاتصال بالرقم المدون علي ظهر بطاقتكم الشخصية.

او اتصل ب TTY) 1.800.244.6224 (تصل ب 711).

**French Creole** – ATANSYON: Gen sèvis èd nan lang ki disponib gratis pou ou. Pou kliyan Cigna Healthcare yo, rele nimewo ki dèyè kat ID ou. Sinon, rele nimewo 1.800.244.6224 (TTY: Rele 711).

**French** – ATTENTION: Des services d'aide linguistique vous sont proposés gratuitement. Si vous êtes un client actuel de Cigna Healthcare, 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 Healthcare 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 Healthcare mogą dzwonić pod numer podany na odwrocie karty identyfikacyjnej. Wszystkie inne osoby prosimy o skorzystanie z numeru 1800 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 Healthcare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 Healthcare 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).

**German** – ACHTUNG: Die Leistungen der Sprachunterstützung stehen Ihnen kostenlos zur Verfügung. Wenn Sie gegenwärtiger Cigna Healthcare-Kunde sind, rufen Sie bitte die Nummer auf der Rückseite Ihrer Krankenversicherungskarte an. Andernfalls rufen Sie 1.800.244.6224 an (TTY: Wählen Sie 711).

Persian (Farsi) – توجه: خدمات کمک زبانی، به صورت رایگان به شما ارائه می شود. برای مشتریان فعلی Cigna Healthcare، لطفاً با شمار های که در پشت کارت شناسایی شماست تماس بگیرید. در غیر اینصورت با شماره 1.800.244.6224 تماس بگیرید (شماره تلفن ویژه ناشنوایان: شماره 171 را شمار هگیری کنید).