State of Illinois Local Consumer-Driven Health Plan: Cigna

Coverage Period: 07/01/2013 - 06/30/2014

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

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

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.myCigna.com or by calling 1-800-962-0051

Important Questions	Answers	Why this Matters:
What is the overall deductible?	For in-network providers $1,500 person / $3,000 family For out-of-network providers $3,000 person / $6,000 family Deductible per person applies when the employee is the only person covered under the plan. Does not apply to in-network preventive care or preventive care prescription drugs	You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the deductible.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out-of-pocket limit on my expenses?	Yes. For in-network providers $3,000 person / $6,000 family / For out-of-network providers $6,000 person / $12,000 family. Out-of-pocket limit for person applies when the employee is the only person covered under the plan.	The out-of-pocket limit 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.
What is not included in the out-of-pocket limit?	Premium, balance-billed charges, co-payments, penalties for no pre-authorization, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for specific covered services, such as office visits.
Does this plan use a network of providers?	Yes. For a list of participating providers, see www.myCigna.com or call 1-800-962-0051, www.express-scripts.com or call 1-800-899-2587, or www.magellanhealth.com or call 1-800-513-2611.	If you use an in-network doctor or other health care provider, 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 provider for some services. Plans use the term in-network, preferred, or participating for providers in their network. See the chart starting on page 2 for how this plan pays different kinds of providers.
Do I need a referral to see a specialist?	No. You don't need a referral to see a specialist.	You can see the specialist you choose without permission from this plan.

Important Questions	Answers	Why this Matters:
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about excluded services.

- Co-payments are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- Co-insurance is your share of the costs of a covered service, calculated as a percent of the allowed amount of the service. For example, if the health plan's allowed amount for an overnight hospital stay is $1,000, your co-insurance 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 an out-of-network provider charges more than the allowed amount, you may have to pay the difference. For example, if an out-of-network hospital charge is $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 in-network providers by charging you lower deductibles, co-payments and co-insurance amounts.

Common Medical Event	Services You May Need	Your Cost if you use an In-Network Provider	Your Cost if you use an Out-of-Network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	10% co-insurance	30% co-insurance	----------none----------
	Specialist visit	10% co-insurance	30% co-insurance	----------none----------
	Other practitioner office visit	10% co-insurance for chiropractor	30% co-insurance	Coverage for Chiropractic services is limited to 30 visits annual max. No coverage for maintenance care.
	Preventive care/screening/ immunization	No charge	Not Covered	----------none----------
If you have a test	Diagnostic test (x-ray, blood work)	10% co-insurance	30% co-insurance	----------none----------
	Imaging (CT/PET scans, MRIs)	10% co-insurance	30% co-insurance	----------none----------

Common Medical Event	Services You May Need	Your Cost if you use an In-Network Provider	Your Cost if you use an Out-of-Network Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.express-scripts.com	Generic drugs	30% co-insurance	30% co-insurance	1. Covers up to 30 day supply (retail prescription). 2. Your plan uses a preferred drug list which identifies the status of covered drugs. 3. Some drugs may require pre-authorization. If necessary pre-authorization is not obtained, the drug may not be covered. 4. Certain items identified by your plan as preventive care are covered in full not subject to the copayment amount indicated. 5. You pay the difference in cost if you request a brand name drug instead of its generic equivalent, plus the co-insurance.
	Preferred brand drugs	40% co-insurance	40% co-insurance	
	Non-preferred brand drugs	50% co-insurance	50% co-insurance	
	Specialty drugs	N/A	N/A	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% co-insurance	30% co-insurance	----------none----------
	Physician/surgeon fees	10% co-insurance	30% co-insurance	----------none----------
If you need immediate medical attention	Emergency room services	10% co-insurance	10% co-insurance	----------none----------
	Emergency medical transportation	10% co-insurance	10% co-insurance	----------none----------
	Urgent care	10% co-insurance	10% co-insurance	----------none----------
If you have a hospital stay	Facility fee (e.g., hospital room)	10% co-insurance	30% co-insurance	----------none----------
	Physician/surgeon fees	10% co-insurance	30% co-insurance	----------none----------

If you have mental health, behavioral health, or substance abuse needs More information about mental health and substance abuse coverage is available at www.magellanhealth.com	Mental/Behavioral health outpatient services	10% co-insurance	30% co-insurance	Mental Health and Substance Abuse benefits not provided by Cigna. Contact Magellan 800-513-2611
	Mental/Behavioral health inpatient services	10% co-insurance	30% co-insurance	
	Substance use disorder outpatient services	10% co-insurance	30% co-insurance	
	Substance use disorder inpatient services	10% co-insurance	30% co-insurance	
If you are pregnant	Prenatal and postnatal care	10% co-insurance	30% co-insurance	----------none----------
	Delivery and all inpatient services	10% co-insurance	30% co-insurance	----------none----------

Common Medical Event	Services You May Need	Your Cost if you use an In-Network Provider	Your Cost if you use an Out-of-Network Provider	Limitations & Exceptions
If you need help recovering or have other special health needs	Home health care	10% co-insurance	30% co-insurance	Custodial care not covered.
	Rehabilitation services	10% co-insurance	30% co-insurance	----------none----------
	Habilitation services	Not Covered	Not Covered	----------none----------
	Skilled nursing care	10% co-insurance	30% co-insurance	Coverage is limited to 100 days annual max. Custodial care not covered.
	Durable medical equipment	10% co-insurance	30% co-insurance	----------none----------
	Hospice services	10% co-insurance	30% co-insurance	----------none----------
If your child needs dental or eye care	Eye Exam	Not Covered	Not Covered	----------none----------
	Glasses	Not Covered	Not Covered	----------none----------
	Dental check-up	Not Covered	Not Covered	----------none----------

Excluded Services & Other Covered Services

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)		
☐ Cosmetic surgery ☐ Dental care (Adult) ☐ Habilitation services	☐ Hearing aids ☐ Long-term care ☐ Custodial care ☐ Non-emergency care when traveling outside the U.S. ☐ Private-duty nursing	☐ Routine eye care (Covered through State of Illinois Vision benefit plan) ☐ Routine foot care ☐ Weight loss programs

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)		
☐ Bariatric surgery ☐ Chiropractic care ☐ Infertility treatment	☐ Transplant services	

Your Rights to Continue Coverage

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-800-962-0051. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.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 Cigna Customer service at 1-800-962-0051. You may also contact the Illinois Department of Central Management Services, Bureau of Benefits, Member Services Division at 1-800-442-1300 or by email at CMS.WebsiteBenefits@illinois.gov. Additionally, a consumer assistance program can help you file your appeal. Contact the program for this plan's situs state: Illinois Department of Insurance at 877-527-9431. However, for information regarding your own state's consumer assistance program refer to www.healthcare.gov.

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 page.----------

Coverage Examples

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.

Note: These numbers assume enrollment in individual-only coverage.

Having a baby
(normal delivery)

- Amount owed to providers: $7,540
- Plan pays: $5,410
- Patient pays: $2,130

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
Total	$7,540

Patient pays:

Deductible	$1,500
Co-pays	$0
Co-insurance	$580
Limits or exclusions	$50
Total	$2,130

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

- Amount owed to providers: $5,400
- Plan pays: $50
- Patient pays: $5,350

Sample care costs:

Prescriptions	$2,900
Medical equipment and supplies	$1,300
Office visits & procedures	$700
Education	$300
Laboratory tests	$100
Vaccines, other preventive	$100
Total	$5,400

Patient pays:

Deductible	$990
Co-pays	$0
Co-insurance	$0
Limits or exclusions	$4,360
Total	$5,350

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 pre existing 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, co-payments, and co-insurance 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 co-payments, deductibles, and co-insurance. You also should 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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