

## CLIENT SUMMARY OF BENEFITS

**Cigna Health and Life Insurance Co.**  
**For - Rutherford County Employee Benefit Trust**  
**Open Access Plus 65 Plan (Retiree Over 65 Plan )**



Plan Highlights	In-Network	Out-of-Network
<b>Lifetime Maximum</b>	Unlimited	Unlimited
<b>Coinsurance</b>	Plan pays 80% coinsurance	Plan pays 60% coinsurance
<b>Maximum Reimbursable Charge</b> Out-of-network services are subject to a Calendar Year deductible and maximum reimbursable charge limitations. Payments made to health care professionals not participating in Cigna's network are determined based on the lesser of: the health care professional's normal charge for a similar service or supply, or a percentage (110%) of a fee schedule developed by Cigna that is based on a methodology similar to one used by Medicare to determine the allowable fee for the same or similar service in a geographic area. In some cases, the Medicare based fee schedule is not used, and the maximum reimbursable charge for covered services is determined based on the lesser of: the health care professional's normal charge for a similar service or supply, or the amount charged for that service by 80% of the health care professionals in the geographic area where it is received. The health care professional may bill the customer the difference between the health care professional's normal charge and the Maximum Reimbursable Charge as determined by the benefit plan, in addition to applicable deductibles, co-payments and coinsurance.	Not Applicable	110%
<b>Calendar Year Deductible</b> <ul style="list-style-type: none"> <li>Only the amount you pay for in-network covered expenses counts toward your in-network deductible. The amount you pay for out-of-network covered expenses counts toward both your in-network and out-of-network deductibles.</li> <li>After each eligible family member meets his or her individual deductible, covered expenses for that family member will be paid based on the coinsurance level specified by the plan. Or, after the family deductible has been met, covered expenses for each eligible family member will be paid based on the coinsurance level specified by the plan.</li> </ul>	Individual: None Family: None	Individual: None Family: None

Plan Highlights	In-Network	Out-of-Network
<p><b>Calendar Year Out-of-Pocket Maximum</b></p> <ul style="list-style-type: none"> <li>Only the amount you pay for in-network covered expenses counts toward your in-network out-of-pocket maximum. The amount you pay for out-of-network covered expenses counts toward both your in-network and out-of-network out-of-pocket maximums.</li> <li>Plan deductible contribute towards your out-of-pocket maximum.</li> <li>Copays and benefit deductibles do not contribute towards the out-of-pocket maximum.</li> <li>Mental health and substance abuse covered expenses contribute towards your out-of-pocket maximum.</li> <li>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.</li> </ul>	<p>Individual: None Family: None</p>	<p>Individual: None Family: None</p>
<p><b>Pre-Existing Condition Limitation (PCL)</b></p>	<p>Not applicable to anyone under 19 years old</p> <p>PCL applies to any injury or sickness that you are diagnosed with and receive treatment for, or incur expenses for during the 90 days before you are insured by these benefits or you begin an eligibility waiting period (whichever is earlier). Please refer to your plan documents for specific details.</p>	
<p><b>Pre-certification - Continued Stay Review - PHS Inpatient</b> - required for all inpatient admissions</p>	<p>Coordinated by your physician</p>	<p>Customer is responsible for contacting Cigna Healthcare. Subject to penalty/reduction or denial for non-compliance.</p> <ul style="list-style-type: none"> <li>\$500 penalty applied to hospital inpatient charges for failure to contact Cigna Healthcare to precertify admission.</li> <li>Benefits are denied for any admission reviewed by Cigna Healthcare and not certified.</li> <li>Benefits are denied for any additional days not certified by Cigna Healthcare.</li> </ul>
Benefit	In-Network	Out-of-Network
<b>Physician Services</b>		
<b>Primary Care Physician (PCP) Office Visit</b>	Plan pays 80% coinsurance	Plan pays 60% coinsurance
<b>Specialty Care Physician Office Visit</b>	Plan pays 80% coinsurance	Plan pays 60% coinsurance

Benefit	In-Network	Out-of-Network
<b>Physician Services</b>		
<b>Surgery Performed in Physician's Office</b>	Plan pays 80% coinsurance	Plan pays 60% coinsurance
<b>Allergy Treatment/Injections</b>	Plan pays 80% coinsurance	Plan pays 60% coinsurance
<b>Allergy Serum</b> Dispensed by the physician in the office	Plan pays 80% coinsurance	Plan pays 60% coinsurance
<b>Pre Admission Testing and Second Surgical Opinion</b>	Plan pays 100%, no plan deductible	Plan pays 60% coinsurance after plan deductible is met

Benefit	In-Network	Out-of-Network
<b>Preventive Care</b>		
<b>Routine Preventive Care - All Ages</b> <ul style="list-style-type: none"> <li>Includes well-baby, well-child, well-woman and adult preventive care</li> <li>Includes coverage of additional services, such as urinalysis, EKG, and other laboratory tests, supplementing the standard Preventive Care benefit.</li> </ul>	Plan pays 100%, no plan deductible	Not covered
<b>Immunizations - All Ages</b>	Plan pays 100%, no plan deductible	Not covered
<b>Mammogram, PAP, PSA Tests</b> <ul style="list-style-type: none"> <li>Coverage includes the associated Preventive Outpatient Professional Services.</li> <li>Associated wellness exam is covered in-network only.</li> <li>Diagnostic-related services are covered at the same level of benefits as other x-ray and lab services, based on place of service.</li> </ul>	Plan pays 100%, no plan deductible	Plan pays 60% coinsurance
<b>Colonoscopies</b> <ul style="list-style-type: none"> <li>Includes Preventive and Diagnostic-related services</li> <li>Includes physician charges and related charges</li> </ul>	Plan pays 100%, no plan deductible	Plan pays 60% coinsurance after plan deductible is met

Benefit	In-Network	Out-of-Network
<b>Inpatient</b>		
<b>Inpatient Hospital Facility</b>  <b>Semi-Private Room:</b> In-Network: Limited to the semi-private negotiated rate / Out-of-Network: Limited to semi-private rate <b>Private Room:</b> In-Network: Limited to the semi-private negotiated rate / Out-of-Network: Limited to semi-private rate <b>Special Care Units (Intensive Care Unit (ICU), Critical Care Unit (CCU)):</b> In-Network: Limited to the negotiated rate / Out-of-Network: Limited to ICU/CCU daily room rate	Plan pays 80% coinsurance	Plan pays 60% coinsurance
<b>Inpatient Hospital Physician's Visit/Consultation</b>	Plan pays 80% coinsurance	Plan pays 60% coinsurance

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Benefit	In-Network	Out-of-Network
<b>Inpatient</b>		
<b>Inpatient Professional Services</b> <ul style="list-style-type: none"> <li>For services performed by Surgeons, Radiologists, Pathologists and Anesthesiologists</li> </ul>	Plan pays 80% coinsurance	Plan pays 60% coinsurance
<b>Multiple Surgical Reduction</b>	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.	
Benefit	In-Network	Out-of-Network
<b>Outpatient</b>		
<b>Outpatient Facility Services</b>	Plan pays 80% coinsurance	Plan pays 60% coinsurance
<b>Outpatient Professional Services</b> <ul style="list-style-type: none"> <li>For services performed by Surgeons, Radiologists, Pathologists and Anesthesiologists</li> </ul>	Plan pays 80% coinsurance	Plan pays 60% coinsurance
<b>Short-Term Rehabilitation</b> Per Calendar Year Maximums: <ul style="list-style-type: none"> <li>Pulmonary Rehabilitation, Cognitive Therapy, Physical Therapy, Speech Therapy and Occupational Therapy – Unlimited days</li> <li>Cardiac Rehabilitation - 36 days</li> </ul> Note: Therapy days, provided as part of an approved Home Health Care plan, accumulate to the applicable outpatient short term rehab therapy maximum	Plan pays 80% coinsurance	Plan pays 60% coinsurance
<b>Chiropractic Care</b> <ul style="list-style-type: none"> <li>26 day maximum per Calendar Year</li> <li>\$150 Chiropractic Deductible per Calendar Year</li> </ul> Note: Therapy days, provided as part of an approved Home Health Care plan, accumulate to the applicable outpatient short term rehab therapy maximum	Plan pays 80% coinsurance after chiropractic deductible	Plan pays 60% coinsurance after chiropractic deductible
Benefit	In-Network	Out-of-Network
<b>Other Health Care Facilities/Services</b>		
<b>Home Health Care</b> (includes outpatient private duty nursing days when approved as medically necessary) <ul style="list-style-type: none"> <li>Unlimited days maximum per Calendar Year</li> <li>16 hour maximum per day</li> </ul>	Plan pays 100%, no plan deductible	Plan pays 60% coinsurance after plan deductible is met
<b>Skilled Nursing Facility, Rehabilitation Hospital, Sub-Acute Facility</b> <ul style="list-style-type: none"> <li>100 days maximum per Calendar Year</li> </ul>	Plan pays 80% coinsurance	Plan pays 60% coinsurance

Benefit	In-Network	Out-of-Network
<b>Other Health Care Facilities/Services</b>		
<b>Durable Medical Equipment</b> <ul style="list-style-type: none"> <li>Unlimited maximum per Calendar Year</li> </ul>	Plan pays 80% coinsurance	Plan pays 60% coinsurance
<b>Breast Feeding Equipment and Supplies</b> <ul style="list-style-type: none"> <li>Limited to the rental of one breast pump per birth as ordered or prescribed by a physician.</li> <li>Includes related supplies</li> </ul>	Plan pays 100%	Not covered
<b>External Prosthetic Appliances (EPA)</b> <ul style="list-style-type: none"> <li>Unlimited maximum per Calendar Year</li> </ul>	Plan pays 80% coinsurance	Plan pays 60% coinsurance
<b>Routine Foot Disorders</b>	Not covered, except for services associated with foot care for diabetes and peripheral vascular disease when medically necessary.	Not covered, except for services associated with foot care for diabetes and peripheral vascular disease when medically necessary.
<b>Hearing Aid</b> <ul style="list-style-type: none"> <li>Unlimited maximum per hearing aid per ear every 3 years for children under 18</li> </ul>	Plan pays 80% coinsurance after plan deductible is met	Plan pays 60% coinsurance after plan deductible is met

**Place of Service - You pay based on where you receive services.**

Benefit	Physician's Office		Outpatient Facility		Emergency Room/ Urgent Care Facility		Independent Lab		Inpatient Hospital	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Lab and X-ray</b>	Plan pays 100%	Plan pays 60% coinsurance	Plan pays 100%	Plan pays 60% coinsurance	Plan pays 100%		Plan pays 100%	Plan pays 60% coinsurance	Covered under plan's Inpatient Hospital benefit	Covered under plan's Inpatient Hospital benefit
<b>Advanced Radiology Imaging (MRI, MRA, CAT Scan, PET Scan, etc.)</b>	Plan pays 80% coinsurance	Plan pays 60% coinsurance	Plan pays 80% coinsurance	Plan pays 60% coinsurance	Plan pays 100%		Not Applicable	Not Applicable	Covered under plan's Inpatient Hospital benefit	Covered under plan's Inpatient Hospital benefit

**Place of Service - You pay based on where you receive services.**

Benefit	Physician's Office		Emergency Room		Outpatient Professional Services (Radiologist, Pathologist, ER Physician)		*Ambulance	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Emergency Care</b>	Plan pays 80% coinsurance after plan deductible is met		\$250 per visit (copay waived if admitted); then Plan pays 80% after plan deductible is met		Plan pays 100%		Plan pays 80% coinsurance	

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

**Place of Service - You pay based on where you receive services.**

Benefit	Physician's Office		Urgent Care Facility		Outpatient Professional Services		*Ambulance	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Urgent Care</b>	Plan pays 80% coinsurance		Plan pays 80% coinsurance		Plan pays 80% coinsurance		Plan pays 80% coinsurance	

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

**Place of Service - You pay based on where you receive services.**

Benefit	Initial Visit to Confirm Pregnancy		All Subsequent Prenatal Visits, Postnatal Visits and Physician's Delivery Charges		Office Visits in Addition to Global Maternity Fee (Performed by OB/GYN or Specialist)		Delivery - Facility (Inpatient Hospital, Birthing Center)	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Maternity</b>	Plan pays 80% coinsurance	Plan pays 60% coinsurance	Plan pays 80% coinsurance	Plan pays 60% coinsurance	Plan pays 80% coinsurance	Plan pays 60% coinsurance	Covered same as plan's Inpatient Hospital benefit	Covered same as plan's Inpatient Hospital benefit

**Place of Service - You pay based on where you receive services.**

Benefit	Inpatient Hospital and Other Health Care Facilities		Outpatient Services	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Hospice (provided as part of Hospice Care Program)</b>	Plan pays 100%; plan deductible waived	Plan pays 60% after plan deductible is met	Plan pays 100%; plan deductible waived	Plan pays 60% coinsurance after plan deductible is met
<b>Bereavement Counseling (Services provided as part of Hospice Care Program)</b>	Plan pays 80% coinsurance	Plan pays 60% coinsurance	Plan pays 80% coinsurance	Plan pays 60% coinsurance

**Place of Service - You pay based on where you receive services.**

Benefit	Physician's Office		Inpatient Facility		Outpatient Facility		Inpatient Professional Services		Outpatient Professional Services	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Abortion</b> (Elective and non-elective procedures)	Plan pays 80% coinsurance	Plan pays 60% coinsurance	Plan pays 80% coinsurance	Plan pays 60% coinsurance	Plan pays 80% coinsurance	Plan pays 60% coinsurance	Plan pays 80% coinsurance	Plan pays 60% coinsurance	Plan pays 80% coinsurance	Plan pays 60% coinsurance

**Place of Service - You pay based on where you receive services.**

Benefit	Physician's Services - Office Visit		Inpatient Hospital Facility		Outpatient Facility Services		Inpatient Professional Services		Outpatient Professional Services	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Family Planning - Men's Services</b>	Plan pays 80% coinsurance	Plan pays 60% coinsurance	Plan pays 80% coinsurance	Plan pays 60% coinsurance	Plan pays 80% coinsurance	Plan pays 60% coinsurance	Plan pays 80% coinsurance	Plan pays 60% coinsurance	Plan pays 80% coinsurance	Plan pays 60% coinsurance

Includes surgical services, such as vasectomy (excludes reversals).

<b>Family Planning - Women's Services</b>	Plan pays 100%	Plan pays 60% coinsurance	Plan pays 100%	Plan pays 60% coinsurance	Plan pays 100%	Plan pays 60% coinsurance	Plan pays 100%	Plan pays 60% coinsurance	Plan pays 100%	Plan pays 60% coinsurance
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Includes surgical services, such as tubal ligation (excludes reversals).

Contraceptive devices as ordered or prescribed by a physician.

<b>Infertility</b>	Not covered									
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**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.

**Place of Service - You pay based on where you receive services.**

Benefit	Inpatient Hospital Facility			Inpatient Professional Services		
	Lifesource Facility In-Network	Non-Lifesource Facility In-Network	Out-of-Network	Lifesource Facility In-Network	Non-Lifesource Facility In-Network	Out-of-Network
<b>Organ Transplants</b>	Plan pays 100%	Plan pays 80% coinsurance	Plan pays 60% coinsurance	Plan pays 100%	Plan pays 80% coinsurance	Plan pays 60% coinsurance after plan deductible is met up to the following transplant maximums:  Heart - \$100,000 Liver - \$100,000 Bone Marrow - \$50,000 Heart/Lung - \$100,000 Pancreas - \$50,000 Kidney - \$15,000 Kidney/Pancreas - \$15,000

**Place of Service - You pay based on where you receive services.**

Benefit	Physician' s Services - Office Visit		Inpatient Hospital Facility		Outpatient Facility Services		Inpatient Professional Services		Outpatient Professional Services	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Dental Care</b>	Plan pays 80% coinsurance	Plan pays 60% coinsurance	Plan pays 80% coinsurance	Plan pays 60% coinsurance	Plan pays 80% coinsurance	Plan pays 60% coinsurance	Plan pays 80% coinsurance	Plan pays 60% coinsurance	Plan pays 80% coinsurance	Plan pays 60% coinsurance

Limited to charges made for a continuous course of dental treatment started within six months of an injury to sound, natural teeth.

Coverage of Dental Implants that are necessary to restore a major bodily function when prescribed following a surgical procedure to the jaw. The surgical procedure must have been a result of a disease that threatened normal bodily functions. Only those teeth that were removed as a result of the surgery will be a covered expense regarding implants. The surgery and implants both must have occurred on or after the person's coverage date.

Includes coverage of impacted teeth

**Place of Service - You pay based on where you receive services.**

Benefit	Physician's Office		Inpatient Facility		Outpatient Facility		Inpatient Professional Services		Outpatient Professional Services	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>TMJ, Surgical and Non-Surgical</b> - case-by-case basis. Always excludes appliances & orthodontic treatment. Subject to medical necessity.	Plan pays 80% coinsurance	Plan pays 60% coinsurance	Plan pays 80% coinsurance	Plan pays 60% coinsurance	Plan pays 80% coinsurance	Plan pays 60% coinsurance	Plan pays 80% coinsurance	Plan pays 60% coinsurance	Plan pays 80% coinsurance	Plan pays 60% coinsurance

Non-Surgical: Unlimited maximum per lifetime

**Place of Service - You pay based on where you receive services.**

Benefit	Physician's Services - Office Visit		Inpatient Hospital Facility		Outpatient Facility Services		Inpatient Professional Services		Outpatient Professional Services	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Bariatric Surgery</b>	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered

**Place of Service - You pay based on where you receive services.**

Benefit	Inpatient		Outpatient - Physician's Office (includes individual, group therapy mental health and intensive outpatient mental health)		Outpatient Facility (includes individual, group therapy mental health and intensive outpatient mental health)	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Mental Health</b>	Plan pays 80% coinsurance	Plan pays 60% coinsurance	Plan pays 80% coinsurance	Plan pays 60% coinsurance	Plan pays 80% coinsurance	Plan pays 60% coinsurance

- Unlimited maximum per calendar year
- Mental Health services are paid at 100% after you reach your out-of-pocket maximum

**Place of Service - You pay based on where you receive services.**

Benefit	Inpatient		Outpatient - Physician's Office (includes individual and intensive outpatient substance abuse)		Outpatient Facility (includes individual and intensive outpatient substance abuse)	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Substance Abuse</b>	Plan pays 80% coinsurance	Plan pays 60% coinsurance	Plan pays 80% coinsurance	Plan pays 60% coinsurance	Plan pays 80% coinsurance	Plan pays 60% coinsurance

- Note:** Detox is covered under medical
- Unlimited maximum per calendar year
  - Substance Abuse services are paid at 100% after you reach your out-of-pocket maximum

**Mental Health and substance abuse services**

**MH/SA Service Specific Administration**

Partial Hospitalization, Residential Treatment and Intensive Outpatient Programs:

- Partial Hospitalization: The coinsurance level for partial hospitalization services is the same as the coinsurance level for inpatient MH/SA services.
- Standard for Residential Treatment: Subject to the plan's inpatient MH/SA benefit. Coverage only if approved through Cigna Behavioral Health Case Management.
- Intensive Outpatient Program (IOP): Benefit is the same as outpatient visits. Coverage only if approved through Cigna Behavioral Health Case Management.

**Mental Health/Substance Abuse Utilization Review, Case Management and Programs**

Cigna Behavioral Advantage - 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
- Lifestyle Management Programs: Stress Management, Tobacco Cessation and Weight Management.
- Narcotic Therapy Management
- Complex Psychiatric Case Management

**Pharmacy**

Pharmacy benefits not provided by Cigna

## Health and Wellness Programs

### 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

### Healthy Pregnancies/Healthy Babies

- Care Management outreach
- Maternity case management
- Neo-natal case management

\$150 (1st trimester) / \$75 (2nd trimester) - Option 3

### Comprehensive Oncology Program

- Care Management outreach
- Case Management

Included

### 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.

## Definitions

**Coinsurance** - After you've reached your deductible, you and your plan share some of your medical costs. 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.

1/1/2014

ASO / EHB State: TN

Open Access Plus - Coinsurance - Open Access Plus Deductible Plan - 101368

## Dollars & Sense

**DOLLARS & SENSE:** Easy ways to decrease your out-of-pocket health care expenses.

### **In-network care**

Using doctors, hospitals and facilities that participate in the Cigna network can save you money. In addition, choosing Cigna Care designated specialists - doctors in 19 specialties who have been identified for their superior performance in quality and cost efficiency - may save you even more. You can verify that a doctor or facility is in Cigna's network and learn more about the Cigna Care designation by checking the directory on myCigna.com or Cigna.com, or by calling the customer service number on the back of your Cigna ID card. Cigna is open 24/7.

### **Urgent care**

**(Average urgent care center cost \$131 / Average hospital ER cost \$1,523)**

Many people use the emergency room (ER) for conditions that are not serious or life-threatening. Using an urgent care center or your doctor's office instead of an ER can save you hundreds of dollars and provides the same quality of care as an ER. If you need care and are not sure if you need to go to the ER, speak with your doctor or call Cigna's 24-hour nurse line at the number on the back your Cigna ID card to determine the most appropriate location for urgent care.

### **Convenience care or retail clinics**

**(Average convenience care clinic cost \$61 / Average hospital ER cost \$1,523)**

Convenience care clinics provide quick and easy access to high quality treatment for common medical conditions when your doctor is not available. These clinics are located in department stores, grocery stores and pharmacies. To locate convenience care clinics, you can check the Directory on myCigna.com or Cigna.com, or call the customer service number on the back of your Cigna ID card. Cigna is open 24/7.

### **Laboratory and pathology tests**

**(Average LabCorp/Quest cost \$9 / Average other lab cost \$24 / Average outpatient hospital lab cost \$48)**

Two of the nation's largest and most prominent laboratories, Quest Diagnostics, Inc. (Quest) and Laboratory Corporation of America (LabCorp), participate in the Cigna network. Services at these labs can cost 70-75% less and offer the same or better quality than hospital laboratories. When you need lab services, discuss these options with your doctor. To find the nearest Quest and LabCorp locations, check the directory on myCigna.com or Cigna.com.

### **Radiology services (MRI or CT scan)**

**(Average independent radiology facility cost \$591 / Average outpatient hospital cost \$1,198)**

If you need to have an MRI or CT scan, you can save hundreds of dollars by using an independent radiology center. While Cigna contracts with all types of facilities that provide radiology services, using independent radiology centers will save you money, without any difference in quality. Discuss location options with your doctor. For help locating the most cost effective facility in which to have an MRI or CT scan, you can use the cost comparison tools on myCigna.com or call the customer service number on the back of your Cigna ID card.

### **Colonoscopy, endoscopy or arthroscopy**

**(Average freestanding surgery center cost \$1,438 / Average outpatient hospital cost \$2,821)**

When a doctor recommends a colonoscopy, GI endoscopy or arthroscopy, make sure you know your options. Using a freestanding outpatient surgery center for these procedures instead of a hospital can often save hundreds of dollars, while maintaining the same high quality as a hospital. Talk with your doctor about options. For help locating the most appropriate facility, you can use our cost comparison tools on myCigna.com or call the customer service number on the back of your Cigna ID card.

### **Cigna Home Delivery Pharmacy**

You can save money and enjoy convenient home delivery by using Cigna Home Delivery Pharmacy for your prescription medications. You can get up to a 90-day supply of your medication.

## 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, riot or insurrection.
- 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 this plan.
- assistance in the activities of daily living, including but not limited to 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.
- Any services and supplies for or in connection with experimental, investigational or unproven services. Experimental, investigational and unproven services do not include routine patient care costs related to qualified clinical trials as described in your plan document. Experimental, investigational and unproven services are medical, surgical, diagnostic, psychiatric, substance abuse or other health care technologies, supplies, treatments, procedures, drug therapies or devices that are determined by the Healthplan Medical Director to be: not demonstrated, through existing peer-reviewed, evidence-based scientific literature to be safe and effective for treating or diagnosing the condition or illness for which its use is proposed; or not approved by the U.S. Food and Drug Administration (FDA) or other appropriate regulatory agency to be lawfully marketed for the proposed use; or the subject of review or approval by an Institutional Review Board for the proposed use.
- cosmetic surgery and therapies. Cosmetic surgery or therapy is defined as surgery or therapy performed to improve or alter appearance or self-esteem or to treat psychological symptomatology or psychosocial complaints related to one's appearance.
- The following services are excluded from coverage regardless of clinical indications: Acupressure; Craniosacral/cranial therapy; Dance therapy, Movement therapy; Applied kinesiology; Rolfing; Prolotherapy; and Extracorporeal shock wave lithotripsy (ESWL) for musculoskeletal and orthopedic conditions. The following services are excluded from coverage unless deemed medically necessary: Macromastia or Gynecomastia Surgeries; Surgical treatment of varicose veins; Rhinoplasty; Blepharoplasty ; Abdominoplasty; Panniculectomy; Redundant skin surgery; Removal of skin tags .
- 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 injury to sound natural teeth are covered provided a continuous course of dental treatment is started within six months of an accident. Sound natural teeth are defined as natural teeth that are free of active clinical decay, have at least 50% bony support and are functional in the arch.
- 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, but not limited to, 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 donor sperm and eggs are also excluded from coverage.
- reversal of male or female voluntary sterilization procedures.

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## Exclusions

- transsexual surgery including medical or psychological counseling and hormonal therapy in preparation for, or subsequent to, any such surgery.
- any 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), anorgasmia, 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.
- nonmedical counseling or ancillary services, including but not limited to Custodial Services, education, training, vocational rehabilitation, behavioral training, biofeedback, neurofeedback, hypnosis, sleep therapy, employment counseling, back school, return to work services, work hardening programs, driving safety, and services, training, educational therapy or other nonmedical ancillary services for learning disabilities, developmental delays, autism or mental retardation.
- 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" sections 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 announcements, and other articles which are not for the specific treatment of an Injury or Sickness.
- artificial aids including, but not limited to, corrective orthopedic shoes, arch supports, elastic stockings, garter belts, corsets, dentures and wigs.
- aids or devices that assist with nonverbal communications, including but not limited to 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 contact lenses for treatment of keratoconus or post cataract surgery).
- routine refractions, eye exercises and surgical treatment for the correction of a refractive error, including radial keratotomy.
- treatment by acupuncture.
- all non-injectable prescription drugs, injectable prescription drugs that 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.
- 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.
- medical treatment for a person age 65 or older, who is covered under this plan as a retiree, or their Dependent, when payment is denied by the Medicare plan because treatment was received from a nonparticipating provider.

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## Exclusions

- medical treatment when payment is denied by a Primary Plan because treatment was received from a nonparticipating provider.
- for or in connection with an Injury or Sickness arising out of, or in the course of, any employment for wage or profit.
- telephone, e-mail, and Internet consultations, and telemedicine.
- 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 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. This summary provides additional information not provided in the Summary of Benefits and Coverage document required by the Federal Government.

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