Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services

Coverage Period: 01/01/2018-12/31/2018

Valley Health System: Open Access Plus

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

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

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For Valley providers **$0**/individual or **$0**/family For in-network providers: **$250**/individual or **$500**/family For out-of-network providers: **$0**/individual or **$0**/family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. In-network preventive care & immunizations, office visits, emergency room visits, urgent care facility visits, inpatient or outpatient hospital facility charges, durable medical equipment are covered before you meet your deductible.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	Yes, **$5,000 for** out-of-network outpatient hospital visit and **$10,000** per admission for out-of-network hospital stay There are no other specific deductibles	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
What is the out-of-pocket limit for this plan?	For Valley and in-network providers **$7,350**/individual or **$14,700**/family For out-of-network providers **$25,000**/individual or **$75,000**/family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Penalties for failure to obtain pre-authorization for services, premiums, balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.

Important Questions	Answers	Why This Matters:
Will you pay less if you use a network provider?	Yes. See **www.myCigna.com or call 1-800-Cigna24** for a list of network providers.	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.
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral.

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
		Client Specific Network		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
		VMG Provider	Other Valley Provider			
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$15 copay/visit	$30 copay/visit	$30 copay/visit	50% coinsurance	None
	Specialist visit	$20 copay/visit	$45 copay/visit	$45 copay/visit	50% coinsurance	None
	Preventive care/ screening/ immunization	No charge		No charge/ visit** No charge/ screening** No charge/ immunizations** **Deductible does not apply	50% coinsurance/visit screening50% coinsurance/screening 50% coinsurance/ immunizations	None None None You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	No charge		No charge	50% coinsurance	None
	Imaging (CT/PET scans, MRIs)	No charge		No charge	50% coinsurance	None
If you need drugs to treat your illness or condition More information	Generic drugs (Tier 1)	Not covered		Not covered	Not covered	Contact you employer for non-Cigna coverage that may be available.
	Preferred brand drugs (Tier 2)	Not covered		Not covered	Not covered	
	Non-preferred brand drugs (Tier 3)	Not covered		Not covered	Not covered	

Common Medical Event	Services You May Need	What You Will Pay				Limitations, Exceptions, & Other Important Information
		Client Specific Network		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
		VMG Provider	Other Valley Provider			
about prescription drug coverage is available at www.myCigna.com	Specialty drugs (Tier 4)	Not covered		Not covered	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge		$150 copay/visit	$1,500 deductible/visit, plus 50% coinsurance	Per visit copay / deductible is waived for non-surgical procedures.
	Physician/surgeon fees	No charge		No charge	50% coinsurance	None
If you need immediate medical attention	Emergency room care	$200 copay/visit		$200 copay/visit Deductible does not apply	$200 copay/visit	Per visit copay is waived if admitted
	Emergency medical transportation	No charge		No charge	No charge	None
	Urgent care	$25 copay/visit		$25 copay/visit Deductible does not apply	$25 copay/visit	None
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge		$300copay/admission	$5,000 deductible/admission, plus 50% coinsurance	Penalty for no precertification
	Physician/surgeon fees	No charge		No charge	50% coinsurance	Penalty for no precertification
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$45 copay/visit		$45 copay/office visit	50% coinsurance/office visit 50% coinsurance/all other services	None
	Inpatient services	Not applicable		No charge	$5,000 deductible/admission, plus 50% coinsurance	Penalty for no precertification

Common Medical Event	Services You May Need	What You Will Pay				Limitations, Exceptions, & Other Important Information
		Client Specific Network		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
		VMG Provider	Other Valley Provider			
If you are pregnant	Office visits	No charge		No charge	50% coinsurance	Primary Care or Specialist benefit levels apply for initial visit to confirm pregnancy. 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).
	Childbirth/delivery professional services	No charge		No charge	50% coinsurance	
	Childbirth/delivery facility services	No charge		$300 copay/admission	$5,000 deductible/admission, plus 50% coinsurance	

Common Medical Event	Services You May Need	What You Will Pay				Limitations, Exceptions, & Other Important Information
		Client Specific Network		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
		VMG Provider	Other Valley Provider			
If you need help recovering or have other special health needs	Home health care	No charge		No charge	50% coinsurance	Coverage is limited to 60 days annual out-of-network max. 16 hour maximum per day (The limit is not applicable to mental health and substance use disorder conditions.)
	Rehabilitation services	No charge		No charge	50% coinsurance	Coverage is limited to annual max of: 60 days for out-of-network Rehabilitation and Cardiac rehab services; 30 days for out-of-network Speech therapy; 20 days annual max for Chiropractic care services Limits are not applicable to mental health conditions for Physical, Speech and Occupational therapies.
	Habilitation services	Not covered		Not covered	Not covered	None
	Skilled nursing care	Not applicable		No charge	50% coinsurance	Penalty for no precertification. Coverage is limited to 60 days annual max.
	Durable medical equipment	No charge		No charge	50% coinsurance	None

Common Medical Event	Services You May Need	What You Will Pay				Limitations, Exceptions, & Other Important Information
		Client Specific Network		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
		VMG Provider	Other Valley Provider			
	Hospice services	No charge		No charge	50% coinsurance/ inpatient; 50% coinsurance/ outpatient services	Penalty for no precertification
If your child needs dental or eye care	Children's eye exam	No charge		No charge	No charge	Coverage is limited to $500 annual maximum
	Children's glasses	Not covered		Not covered	Not covered	None
	Children's dental check-up	Not covered		Not covered	Not covered	None

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
- Cosmetic surgery
- Dental care (Adult)
- Dental care (Children)
- Habilitation services
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Prescription Drugs
- Private-duty nursing
- Weight loss programs

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

- Bariatric Surgery
- Chiropractic care (20 days)
- Eye care (Children)
- Hearing Aids (Valley Network only/2devices per 36 months)
- Infertility treatment (GIFT and ZIFT excluded)
- Routine eye care (Adult)
- Routine foot care

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: Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov. 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 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 questions about your rights, this notice, or assistance, you can 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 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 1-800-244-6224.
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)

The plan's overall deductible	$250
Specialist copayment	$45
Hospital (facility) coinsurance	0%
Other coinsurance	0%

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	**$12,800**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$250
Copayments	$345
Coinsurance	$
What isn't covered	
Limits or exclusions	$30
The total Peg would pay is	**$595**

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

The plan's overall deductible	$250
Specialist copayment	$45
Hospital (facility) coinsurance	0%
Other coinsurance	0%

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)*

Total Example Cost	**$7,400**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$250
Copayments	$180
Coinsurance	$
What isn't covered	
Limits or exclusions	$6,200
The total Joe would pay is	**$6,510**

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

The plan's overall deductible	$250
Specialist copayment	$45
Hospital (facility) coinsurance	0%
Other coinsurance	0%

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	**$1,900**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$250
Copayments	$180
Coinsurance	$
What isn't covered	
Limits or exclusions	$
The total Mia would pay is	**$430**

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

Plan Name: Open Access Plus NYC **Ben Ver:** 9 **Plan ID:** 6275128