

TotalChoice Plan: State of Vermont

Coverage Period: 01/01/2013 - 12/31/2013

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

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



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-Cigna24

Important Questions	Answers	Why this Matters:
What is the overall deductible?	For in-network and out of network providers \$300 person / \$600 family Deductible per person applies when the employee is the only person covered under the plan.	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 and out of network providers \$750 person / \$2,250 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, plan deductibles, 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 <i>specific</i> 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-Cigna24	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.

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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 4. 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		Limitations & Exceptions
		In-Network Provider	Out-of-Network Provider	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	20% co-insurance	20% co-insurance	-----none-----
	Specialist visit	20% co-insurance	20% co-insurance	-----none-----
	Other practitioner office visit	20% co-insurance for chiropractor	20% co-insurance	-----none-----
	Preventive care/screening/immunization	20% co-insurance	20% co-insurance	In-network deductible does not apply
If you have a test	Diagnostic test (x-ray, blood work)	20% co-insurance	20% co-insurance	-----none-----
	Imaging (CT/PET scans, MRIs)	20% co-insurance	20% co-insurance	-----none-----

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Common Medical Event	Services You May Need	Your Cost if you use an		Limitations & Exceptions
		In-Network Provider	Out-of-Network Provider	
If you need drugs to treat your illness or condition Pharmacy Deductible \$25 Individual \$75 Family Pharmacy Out of Pocket Maximum \$775 per person Includes Deductible Excludes non-preferred brand costs	Generic drugs	10% co-insurance/prescription (up to a 90 day supply retail or home delivery)	Not Covered	More information about prescription drug coverage is available at www.express-scripts.com
	Preferred brand drugs	20% co-insurance/prescription (up to a 90 day supply retail or home delivery)	Not Covered	More information about prescription drug coverage is available at www.express-scripts.com
	Non-preferred brand drugs	40% co-insurance/prescription (up to a 90 day supply retail or home delivery)	Not Covered	More information about prescription drug coverage is available at www.express-scripts.com
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% co-insurance	20% co-insurance	-----none-----
	Physician/surgeon fees	20% co-insurance	20% co-insurance	-----none-----
If you need immediate medical attention	Emergency room services	20% co-insurance	20% co-insurance	-----none-----
	Emergency medical transportation	20% co-insurance	20% co-insurance	-----none-----
	Urgent care	20% co-insurance	20% co-insurance	-----none-----
If you have a hospital stay	Facility fee (e.g., hospital room)	10% co-insurance	10% co-insurance	-----none-----
	Physician/surgeon fees	20% co-insurance	20% co-insurance	-----none-----

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Common Medical Event	Services You May Need	Your Cost if you use an		Limitations & Exceptions
		In-Network Provider	Out-of-Network Provider	
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	No charge	20% co-insurance	-----none-----
	Mental/Behavioral health inpatient services	No charge	10% co-insurance	-----none-----
	Substance use disorder outpatient services	No charge	20% co-insurance	-----none-----
	Substance use disorder inpatient services	No charge	10% co-insurance	-----none-----
If you are pregnant	Prenatal and postnatal care	20% co-insurance	20% co-insurance	-----none-----
	Delivery and all inpatient services	10% co-insurance	10% co-insurance	-----none-----
If you need help recovering or have other special health needs	Home health care	20% co-insurance	20% co-insurance	-----none-----
	Rehabilitation services	20% co-insurance	20% co-insurance	Coverage for Cardiac Rehabilitation services is limited to 36 days annual max.
	Habilitation services	Not Covered	Not Covered	-----none-----
	Skilled nursing care	20% co-insurance	20% co-insurance	Coverage is limited to 60 days annual max
	Durable medical equipment	20% co-insurance	20% co-insurance	-----none-----
	Hospice services	20% co-insurance	20% co-insurance	-----none-----
	Vision \$100 every two calendar years, no deductible or coinsurance. Routine exams and lenses covered.	Covered	Covered	-----none-----
	Dental check-up	Not Covered	Not Covered	-----none-----

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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.)		
<ul style="list-style-type: none"> • Cosmetic surgery • Dental care (Adult) • Dental care (Children) • Habilitation services • Hearing aids 	<ul style="list-style-type: none"> • Long-term care • Non-emergency care when traveling outside the U.S. • Prescription drugs (Covered under Express Scripts) • Private-duty nursing 	<ul style="list-style-type: none"> • Weight loss programs

Your pharmacy plan uses a preferred drug list which identifies the status of covered drugs. Some drugs may require preauthorization. If necessary preauthorization is not obtained, the drug may not be covered. For grievances and appeals regarding drug coverage, call the number on the back of your Express Scripts card or visit www.express-scripts.com

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.)		
<ul style="list-style-type: none"> • Acupuncture • Bariatric surgery • Chiropractic care • Infertility treatment 		

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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-Cigna24. 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-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. Additionally, a consumer assistance program can help you file your appeal. Contact the program for this plan's situs state: Vermont Legal Aid at 800-917-7787. However, for information regarding your own state's consumer assistance program refer to www.healthcare.gov.

-----*To see examples of how this plan might cover costs for a sample medical situation, see the next page.*-----

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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)	
<ul style="list-style-type: none"> • Amount owed to providers: \$7,540 • Plan pays: \$6,420 • Patient pays: \$1,120 	
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	\$330
Co-pays	\$0
Co-insurance	\$760
Limits or exclusions	\$30
Total	\$1,120

Managing type 2 diabetes (routine maintenance of a well-controlled condition)	
<ul style="list-style-type: none"> • Amount owed to providers: \$5,400 • Plan pays: \$4,210 • Patient pays: \$1,190 	
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	\$330
Co-pays	\$0
Co-insurance	\$540
Limits or exclusions	\$320
Total	\$1,190

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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.

Plan ID: 24618

Plan Name: Total Choice

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