SUMMARY OF BENEFITS

Cigna Health and Life Insurance Co.
For - Educational Service Center of North East Ohio
Choice Fund Open Access Plus HSA Plan
HSAF
Effective - 07/01/2020

Selection of a Primary Care Provider - your plan may require or allow the designation of a primary care provider. You have the right to designate any primary care provider who participates in the network and who is available to accept you or your family members. If your plan requires designation of a primary care provider, Cigna may designate one for you until you make this designation. For information on how to select a primary care provider, and for a list of the participating primary care providers, visit www.mycigna.com or contact customer service at the phone number listed on the back of your ID card. For children, you may designate a pediatrician as the primary care provider.

Direct Access to Obstetricians and Gynecologists - You do not need prior authorization from the plan or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, visit www.mycigna.com or contact customer service at the phone number listed on the back of your ID card.

Your coverage includes a health savings account that you can use to pay for eligible out-of-pocket expenses.

<table>
<thead>
<tr>
<th>Employer Contribution</th>
<th>Employee - $1,000</th>
<th>Family - $2,000</th>
</tr>
</thead>
</table>

Plan Highlights

<table>
<thead>
<tr>
<th>Lifetime Maximum</th>
<th>Unlimited</th>
<th>Unlimited</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan Coinsurance</td>
<td>Your plan pays 100%</td>
<td>Your plan pays 60%</td>
</tr>
<tr>
<td>Maximum Reimbursable Charge</td>
<td>Not Applicable</td>
<td>80th Percentile</td>
</tr>
<tr>
<td>Calendar Year Deductible</td>
<td>Individual - Employee Only: $2,000</td>
<td>Individual - Employee Only: $4,000</td>
</tr>
<tr>
<td></td>
<td>Family Maximum: $4,000</td>
<td>Family Maximum: $8,000</td>
</tr>
</tbody>
</table>

- Only the amount you pay for in-network covered expenses counts towards your in-network deductible. Only the amount you pay for out-of-network covered expenses counts towards both your in-network and out-of-network deductibles.
- Plan deductible always applies before any copay or coinsurance.
- Plan deductible does not apply to in-network preventive services.
- All family members contribute towards the family deductible. An individual cannot have claims covered under the plan coinsurance until the total family deductible has been satisfied.
- This plan includes a combined Medical/Pharmacy plan deductible.
- Prescription medications used to prevent any of the following medical conditions are not subject to the individual and/or family plan deductible: hypertension, high cholesterol, diabetes, asthma, osteoporosis, stroke, prenatal nutrient deficiency.

Note: Services where plan deductible applies are noted with a caret (^).

07/01/2020
ASO
Choice Fund Health Savings Account (HSA) Open Access Plus - HSAF

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## Plan Highlights

<table>
<thead>
<tr>
<th></th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
</table>
| Calendar Year Out-of-Pocket Maximum | Individual - Employee Only: $2,000  
Family Maximum: $4,000 | Individual - Employee Only: $8,000  
Family Maximum: $16,000 |
|                        | Only the amount you pay for in-network covered expenses counts toward your in-network out-of-pocket maximum. Only the amount you pay for out-of-network covered expenses counts toward both your in-network and out-of-network out-of-pocket maximums.  
Plan deductible contributes towards your out-of-pocket maximum.  
All copays and benefit deductibles do not contribute towards your out-of-pocket maximum.  
Mental Health and Substance Use Disorder covered expenses contribute towards your out-of-pocket maximum.  
All eligible family members contribute towards the family out-of-pocket maximum. Once the family out-of-pocket maximum has been met, the plan will pay each eligible family member's covered expenses at 100%.  
This plan includes a combined Medical/Pharmacy out-of-pocket maximum. |
### Inpatient

<table>
<thead>
<tr>
<th>Benefit</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inpatient Hospital Facility Services</td>
<td>After the plan deductible is met, your plan pays 100%</td>
<td>After the plan deductible is met, your plan pays 60%</td>
</tr>
<tr>
<td><strong>Semi-Private Room:</strong> In-Network: Limited to the semi-private negotiated rate / Out-of-Network: Limited to semi-private rate**</td>
<td><strong>Private Room:</strong> In-Network: Limited to the semi-private negotiated rate / Out-of-Network: Limited to semi-private rate**</td>
<td><strong>Special Care Units (Intensive Care Unit (ICU), Critical Care Unit (CCU)): In-Network: Limited to the negotiated rate / Out-of-Network: Limited to ICU/CCU daily room rate</strong></td>
</tr>
<tr>
<td><strong>Inpatient Professional Services</strong></td>
<td>After the plan deductible is met, your plan pays 100%</td>
<td>After the plan deductible is met, your plan pays 60%</td>
</tr>
<tr>
<td>• For services performed by Surgeons, Radiologists, Pathologists and Anesthesiologists</td>
<td>After the plan deductible is met, your plan pays 100%</td>
<td>After the plan deductible is met, your plan pays 60%</td>
</tr>
</tbody>
</table>

### Outpatient

<table>
<thead>
<tr>
<th>Benefit</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outpatient Facility Services</td>
<td>After the plan deductible is met, your plan pays 100%</td>
<td>After the plan deductible is met, your plan pays 60%</td>
</tr>
<tr>
<td><strong>Outpatient Professional Services</strong></td>
<td>After the plan deductible is met, your plan pays 100%</td>
<td>After the plan deductible is met, your plan pays 60%</td>
</tr>
<tr>
<td>• For services performed by Surgeons, Radiologists, Pathologists and Anesthesiologists</td>
<td>After the plan deductible is met, your plan pays 100%</td>
<td>After the plan deductible is met, your plan pays 60%</td>
</tr>
<tr>
<td><strong>Outpatient Therapy Services - PCP</strong></td>
<td>After the plan deductible is met, your plan pays 100%</td>
<td>After the plan deductible is met, your plan pays 60%</td>
</tr>
<tr>
<td><strong>Outpatient Therapy Services - Specialist</strong></td>
<td>After the plan deductible is met, your plan pays 100%</td>
<td>After the plan deductible is met, your plan pays 60%</td>
</tr>
</tbody>
</table>

**Calendar Year Maximums:**
- Pulmonary Rehabilitation - 20 days
- Physical Therapy - 20 days
- Occupational Therapy - 20 days
- Speech Therapy and Cognitive Therapy – 20 days
- Limits are not applicable to mental health conditions for Physical, Speech and Occupational Therapies.

**Note:** Therapy days, provided as part of an approved Home Health Care plan, accumulate to the applicable outpatient therapy services maximum.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Chiropractic Care - PCP</strong></td>
<td>After the plan deductible is met, your plan pays 100%</td>
<td>After the plan deductible is met, your plan pays 60%</td>
</tr>
<tr>
<td><strong>Chiropractic Care - Specialist</strong></td>
<td>After the plan deductible is met, your plan pays 100%</td>
<td>After the plan deductible is met, your plan pays 60%</td>
</tr>
</tbody>
</table>

**Calendar Year Maximum:**
- Chiropractic Care - 12 days
### Benefit In-Network Out-of-Network

<table>
<thead>
<tr>
<th>Benefit</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cardiac Rehabilitation - PCP</td>
<td>After the plan deductible is met, your plan pays 100%</td>
<td>After the plan deductible is met, your plan pays 60%</td>
</tr>
<tr>
<td>Cardiac Rehabilitation - Specialist</td>
<td>After the plan deductible is met, your plan pays 100%</td>
<td>After the plan deductible is met, your plan pays 60%</td>
</tr>
</tbody>
</table>

**Calendar Year Maximum:**
- Cardiac Rehabilitation – 36 days

**Note:** Therapy days, provided as part of an approved Home Health Care plan, accumulate to the applicable outpatient therapy services maximum.

### Other Health Care Facilities/Services

#### Home Health Care
(includes outpatient private duty nursing subject to medical necessity)
- 90 days maximum per Calendar Year (The limit is not applicable to mental health and substance use disorder conditions.)
- 16 hour maximum per day

**After the plan deductible is met,**
- your plan pays 100%
- your plan pays 60%

#### Skilled Nursing Facility, Rehabilitation Hospital, Sub-Acute Facilities
- 100 days maximum per Calendar Year

**After the plan deductible is met,**
- your plan pays 100%
- your plan pays 60%

#### Durable Medical Equipment
- Unlimited maximum per Calendar Year

**After the plan deductible is met,**
- your plan pays 100%
- your plan pays 60%

#### Breast Feeding Equipment and Supplies
- Limited to the rental of one breast pump per birth as ordered or prescribed by a physician
- Includes related supplies

**Your plan pays 100%**

#### External Prosthetic Appliances (EPA)
- Unlimited maximum per Calendar Year

**After the plan deductible is met,**
- your plan pays 100%
- your plan pays 60%

### Routine Foot Disorders

**Not Covered**

**Note:** Services associated with foot care for diabetes and peripheral vascular disease are covered when approved as medically necessary.

#### Hearing Aid
- Coverage for cochlear implants and bone-anchored hearing aids (BAHA's) when considered medically necessary.
- Hearing aid devices considered experimental, investigational or unproven are not covered.
- Includes testing and fitting of hearing aid devices at Physician Office Visit cost share.

**After the plan deductible is met,**
- your plan pays 100%
- your plan pays 60%

#### Wigs

**After the plan deductible is met,**
- your plan pays 100%
- your plan pays 60%
<table>
<thead>
<tr>
<th>Benefit</th>
<th>In-Network</th>
<th>Out-of-Network</th>
<th>In-Network</th>
<th>Out-of-Network</th>
<th>In-Network</th>
<th>Out-of-Network</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Medical Specialty Drugs</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Inpatient</td>
<td></td>
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</tr>
<tr>
<td>• This benefit applies to the cost of the Infusion Therapy drugs administered in an Inpatient Facility. This benefit does not cover the related Facility or Professional charges.</td>
<td>After the plan deductible is met, your plan pays 100%</td>
<td>After the plan deductible is met, your plan pays 60%</td>
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</tr>
<tr>
<td>Outpatient Facility Services</td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• This benefit applies to the cost of the Infusion Therapy drugs administered in an Outpatient Facility. This benefit does not cover the related Facility or Professional charges.</td>
<td>After the plan deductible is met, your plan pays 100%</td>
<td>After the plan deductible is met, your plan pays 60%</td>
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</tr>
<tr>
<td>Physician's Office</td>
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<td></td>
</tr>
<tr>
<td>• This benefit applies to the cost of targeted Infusion Therapy drugs administered in the Physician's Office. This benefit does not cover the related Office Visit or Professional charges.</td>
<td>After the plan deductible is met, your plan pays 100%</td>
<td>After the plan deductible is met, your plan pays 60%</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Home</td>
<td></td>
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</tr>
<tr>
<td>• This benefit applies to the cost of targeted Infusion Therapy drugs administered in the patient’s home. This benefit does not cover the related Professional charges.</td>
<td>After the plan deductible is met, your plan pays 100%</td>
<td>After the plan deductible is met, your plan pays 60%</td>
<td></td>
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<tr>
<td><strong>Place of Service - your plan pays based on where you receive services</strong></td>
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</tbody>
</table>

Note: Services where plan deductible applies are noted with a caret (^).
### Place of Service - your plan pays based on where you receive services

Note: Services where plan deductible applies are noted with a caret (^).

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Physician's Office</th>
<th>Independent Lab</th>
<th>Emergency Room/ Urgent Care Facility</th>
<th>Outpatient Facility</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
<td>Out-of-Network</td>
<td>In-Network</td>
<td>Out-of-Network</td>
</tr>
<tr>
<td>Advanced Radiology Imaging</td>
<td>Covered same as plan's Physician's</td>
<td>Covered same as plan's Physician</td>
<td>Covered same as plan's Emergency Room/Urgent Care</td>
<td>Covered same as plan's Outpatient</td>
</tr>
<tr>
<td></td>
<td>Office Services</td>
<td>Office Services</td>
<td>Services</td>
<td>Facility Services</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Not Applicable</td>
<td>In-Network</td>
<td>Out-of-Network</td>
</tr>
<tr>
<td>Advanced Radiology Imaging</td>
<td></td>
<td></td>
<td>Out-of-Network</td>
<td>Out-of-Network</td>
</tr>
<tr>
<td>Imaging</td>
<td></td>
<td></td>
<td>In-Network</td>
<td>In-Network</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Out-of-Network</td>
<td>Out-of-Network</td>
</tr>
<tr>
<td>Note: All lab and x-ray services, including ARI, provided at Inpatient Hospital are covered under Inpatient Hospital benefit.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Emergency Room / Urgent Care Facility</th>
<th>Outpatient Professional Services</th>
<th>*Ambulance</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
<td>Out-of-Network</td>
<td>In-Network</td>
</tr>
<tr>
<td>Emergency Care</td>
<td>Plan pays 100% ^</td>
<td>Plan pays 100% ^</td>
<td>Plan pays 100% ^</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>Plan pays 100% ^</td>
<td>Plan pays 100% ^</td>
<td>Not Applicable*</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Inpatient Hospital and Other Health Care Facilities</th>
<th>Outpatient Services</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
<td>Out-of-Network</td>
</tr>
<tr>
<td>Hospice</td>
<td>Plan pays 100% ^</td>
<td>Plan pays 60% ^</td>
</tr>
<tr>
<td>Bereavement Counseling</td>
<td>Plan pays 100% ^</td>
<td>Plan pays 60% ^</td>
</tr>
</tbody>
</table>

Note: Services provided as part of Hospice Care Program.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Initial Visit to Confirm Pregnancy</th>
<th>Global Maternity Fee (All Subsequent Prenatal Visits, Postnatal Visits and Physician's Delivery Charges)</th>
<th>Office Visits in Addition to Global Maternity Fee (Performed by OB/GYN or Specialist)</th>
<th>Delivery - Facility (Inpatient Hospital, Birthing Center)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
<td>Out-of-Network</td>
<td>In-Network</td>
<td>In-Network</td>
</tr>
<tr>
<td>Maternity</td>
<td>Covered same as plan's Physician's</td>
<td>Covered same as plan's Physician's</td>
<td>Covered same as plan's Physician's</td>
<td>Covered same as plan's Inpatient Hospital benefit</td>
</tr>
<tr>
<td></td>
<td>Office Services</td>
<td>Office Services</td>
<td>Office Services</td>
<td>Inpatient Hospital benefit</td>
</tr>
<tr>
<td></td>
<td>Plan pays 100% ^</td>
<td>Plan pays 60% ^</td>
<td>Plan pays 100% ^</td>
<td>Covered same as plan's Inpatient Hospital benefit</td>
</tr>
</tbody>
</table>

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<table>
<thead>
<tr>
<th>Benefit</th>
<th>Physician's Office</th>
<th>Inpatient Facility</th>
<th>Outpatient Facility</th>
<th>Inpatient Professional Services</th>
<th>Outpatient Professional Services</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
<td>Out-of-Network</td>
<td>In-Network</td>
<td>Out-of-Network</td>
<td>In-Network</td>
</tr>
<tr>
<td>Abortion (Non-elective procedures)</td>
<td>Covered same as plan's Physician's Office Services</td>
<td>Covered same as plan's Physician's Office Services</td>
<td>Plan pays 100%</td>
<td>Plan pays 100%</td>
<td>Covered same as plan's Inpatient Professional Services</td>
</tr>
<tr>
<td></td>
<td>Covered same as plan's Physician's Office Services</td>
<td>Covered same as plan's Physician's Office Services</td>
<td>Plan pays 60%</td>
<td>Plan pays 60%</td>
<td>Covered same as plan's Outpatient Professional Services</td>
</tr>
<tr>
<td></td>
<td>Covered same as plan's Physician's Office Services</td>
<td>Covered same as plan's Physician's Office Services</td>
<td>Plan pays 100%</td>
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<td>Covered same as plan's Outpatient Professional Services</td>
</tr>
<tr>
<td></td>
<td>Covered same as plan's Physician's Office Services</td>
<td>Covered same as plan's Physician's Office Services</td>
<td>Plan pays 60%</td>
<td>Plan pays 60%</td>
<td>Covered same as plan's Outpatient Professional Services</td>
</tr>
<tr>
<td>Family Planning - Men's Services</td>
<td>Plan pays 100%</td>
<td>Covered same as plan's Physician's Office Services</td>
<td>Plan pays 100%</td>
<td>Plan pays 100%</td>
<td>Covered same as plan's Inpatient Professional Services</td>
</tr>
<tr>
<td></td>
<td>Covered same as plan's Physician's Office Services</td>
<td>Covered same as plan's Physician's Office Services</td>
<td>Plan pays 60%</td>
<td>Plan pays 60%</td>
<td>Covered same as plan's Outpatient Professional Services</td>
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<tr>
<td></td>
<td>Covered same as plan's Physician's Office Services</td>
<td>Covered same as plan's Physician's Office Services</td>
<td>Plan pays 100%</td>
<td>Plan pays 60%</td>
<td>Covered same as plan's Outpatient Professional Services</td>
</tr>
<tr>
<td></td>
<td>Covered same as plan's Physician's Office Services</td>
<td>Covered same as plan's Physician's Office Services</td>
<td>Plan pays 60%</td>
<td>Plan pays 60%</td>
<td>Covered same as plan's Outpatient Professional Services</td>
</tr>
<tr>
<td>Family Planning - Women's Services</td>
<td>Plan pays 100%</td>
<td>Covered same as plan's Physician's Office Services</td>
<td>Plan pays 100%</td>
<td>Plan pays 100%</td>
<td>Covered same as plan's Inpatient Professional Services</td>
</tr>
<tr>
<td></td>
<td>Covered same as plan's Physician's Office Services</td>
<td>Covered same as plan's Physician's Office Services</td>
<td>Plan pays 60%</td>
<td>Plan pays 60%</td>
<td>Covered same as plan's Outpatient Professional Services</td>
</tr>
<tr>
<td></td>
<td>Covered same as plan's Physician's Office Services</td>
<td>Covered same as plan's Physician's Office Services</td>
<td>Plan pays 100%</td>
<td>Plan pays 60%</td>
<td>Covered same as plan's Outpatient Professional Services</td>
</tr>
<tr>
<td></td>
<td>Covered same as plan's Physician's Office Services</td>
<td>Covered same as plan's Physician's Office Services</td>
<td>Plan pays 60%</td>
<td>Plan pays 60%</td>
<td>Covered same as plan's Outpatient Professional Services</td>
</tr>
</tbody>
</table>

Includes surgical services, such as vasectomy (excludes reversals)

Includes surgical services, such as tubal ligation (excludes reversals)

Contraceptive devices as ordered or prescribed by a physician.

Infertility covered services: lab and radiology test, counseling, surgical treatment, includes artificial insemination, in-vitro fertilization, GIFT, ZIFT, etc.

$30,000 maximum per lifetime
### Bariatric Surgery

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Physician’s Office</th>
<th>Inpatient Facility</th>
<th>Outpatient Facility</th>
<th>Inpatient Professional Services</th>
<th>Outpatient Professional Services</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Covered same as plan's Physician’s Office Services</td>
<td>Not Covered</td>
<td>Plan pays 100% ^</td>
<td>Not Covered</td>
<td>Covered same as plan's Inpatient Professional Services</td>
</tr>
<tr>
<td></td>
<td>Not Covered</td>
<td>Not Covered</td>
<td>Plan pays 100% ^</td>
<td>Not Covered</td>
<td>Not Covered</td>
</tr>
<tr>
<td>Surgeon Charges Lifetime Maximum: $50,000</td>
<td></td>
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</tr>
</tbody>
</table>

Treatment of clinically severe obesity, as defined by the body mass index (BMI) is covered. The following are excluded:
- 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.
- weight loss programs or treatments, whether prescribed or recommended by a physician or under medical supervision

### Organ Transplants

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Cigna LifeSOURCE Transplant Network® Facility In-Network</th>
<th>Non-LifeSOURCE Facility In-Network</th>
<th>Out-of-Network</th>
<th>Cigna LifeSOURCE Transplant Network® Facility In-Network</th>
<th>Non-LifeSOURCE Facility In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Plan pays 100% ^</td>
<td>Plan pays 100% ^</td>
<td>Plan pays 60% ^</td>
<td>Plan pays 100% ^</td>
<td>Covered same as plan's Inpatient Professional Services</td>
<td></td>
</tr>
</tbody>
</table>

- Travel Maximum - Cigna LifeSOURCE Transplant Network® Facility: In-Network: After the plan deductible is met, $10,000 maximum per Transplant
<table>
<thead>
<tr>
<th>Benefit</th>
<th>Inpatient</th>
<th>Outpatient - Physician’s Office</th>
<th>Outpatient – All Other Services</th>
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<td>In-Network</td>
<td>Out-of-Network</td>
<td>In-Network</td>
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<tr>
<td>Mental Health</td>
<td>Plan pays 100% ^</td>
<td>Plan pays 100% ^</td>
<td>Plan pays 100% ^</td>
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<tr>
<td>Substance Use Disorder</td>
<td>Plan pays 100% ^</td>
<td>Plan pays 100% ^</td>
<td>Plan pays 100% ^</td>
</tr>
</tbody>
</table>

Note: Services where plan deductible applies are noted with a caret (^).

Notes:
- Unlimited maximum per Calendar Year
- Services are paid at 100% after you reach your out-of-pocket maximum.
- Inpatient includes Acute Inpatient and Residential Treatment.
- Outpatient - Physician’s Office - may include Individual, family and group therapy, psychotherapy, medication management, etc.
- Outpatient - All Other Services - may include Partial Hospitalization, Intensive Outpatient Services, Applied Behavior Analysis (ABA Therapy), etc.

### Mental Health and Substance Use Disorder Services

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

- Cigna Total Behavioral Health - 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
- Narcotic Therapy Management
- Complex Psychiatric Case Management

### Pharmacy

**Cost Share and Supply**

- **Cigna Pharmacy Cost Share**
  - Retail – up to 90-day supply (except Specialty up to 30-day supply)
  - Home Delivery – up to 90-day supply

- **Retail (per 30-day supply):**
  - Generic: You pay 0%
  - Preferred Brand: You pay 0%
  - Non-Preferred Brand: You pay 0%

- **Retail (per 90-day supply):**
  - Generic: You pay 0%
  - Preferred Brand: You pay 0%
  - Non-Preferred Brand: You pay 0%

- **Home Delivery (per 90-day supply):**
  - Generic: You pay 0%
  - Preferred Brand: You pay 0%
  - Non-Preferred Brand: You pay 0%

- **Retail:**
  - You pay 50%
  - Your plan pays 50%

- **Home Delivery:**
  - Not Covered
### Pharmacy

- Retail drugs for a 30 day supply may be obtained In-Network at a wide range of pharmacies across the nation although prescriptions for a 90 day supply (such as maintenance drugs) will be available at select network pharmacies.
- Cigna 90 Now Program: For specified maintenance medications, you must obtain a 90-day prescription (filled at either a 90-day network retail pharmacy or network home delivery pharmacy) for the medication to be covered by the plan. Otherwise, after three 30-day fill(s), you pay the entire cost of the prescription.
- Specialty medications are used to treat an underlying disease which is considered to be rare and chronic including, but not limited to, multiple sclerosis, hepatitis C or rheumatoid arthritis. Specialty Drugs may include high cost medications as well as medications that may require special handling and close supervision when being administered.
- When patient requests brand drug, patient pays the brand cost share plus the cost difference between the brand and generic drugs up to the cost of the brand drug (unless the physician indicates “Dispense As Written” DAW).
- Exclusive specialty home delivery: Specialty medications must be filled through home delivery; otherwise you pay the entire cost of the prescription upon your first fill. Some exceptions may apply.
- Your pharmacy benefits share an annual deductible and out-of-pocket maximum with the medical/behavioral benefits. The applicable cost share for covered drugs applies after the combined deductible has been met.
- If you receive a supply of 34 days or less at home delivery (including a Specialty Prescription Drug), the home delivery pharmacy cost share will be adjusted to reflect a 30-day supply.

### Preventive Drugs:

Federally required preventive drugs will not be subject to deductible and will be provided at no charge. In addition, In-Network preventive drugs and products will not be subject to deductible. This applies to drugs for:

- Hypertension, high cholesterol, diabetes, asthma, osteoporosis, stroke, prenatal nutrient deficiency

### Additional Drugs Covered

#### Prescription Drug List:

Your Cigna Standard Prescription Drug List includes a full range of drugs including all those required under applicable health care laws. To check which drugs are included in your plan, please log on to myCigna.com.

Some highlights:

- Self Administered injectables are covered.
- Contraceptive devices and drugs are covered with federally required products covered at 100%.
- Insulin, glucose test strips, lancets, insulin needles & syringes, insulin pens and cartridges are covered.
- Lifestyle drugs are covered - limited to sexual dysfunction.
- Oral Fertility drugs are covered.
Pharmacy Program Information

Pharmacy Clinical Management: Limited
Your plan features drug management programs and edits to ensure safe prescribing, and access to medications proven to be the most reliable and cost effective for the medical condition, including:

- Prior authorization requirements.
- Quantity limits, including maximum daily dose edits, quantity over time edits, duration of therapy edits, and dose optimization edits
- Age edits, and refill-too-soon edits
- Plan exclusion edits
- Your plan includes Specialty Drug Management features, such as prior authorization and quantity limits, to ensure the safe prescribing and access to specialty medications.
- For customers with complex conditions taking a specialty medication, we will offer Accredo Therapeutic Resource Centers (TRCs) to provide specialty medication and condition counseling. For customers taking a specialty medication not dispensed by Accredo, Cigna experts will offer this important specialty medication and condition counseling.

Additional Information

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.

Health Advisor - A
Support for healthy and at-risk individuals to help them stay healthy

- Health Assessments
- Health and Wellness Coaching
- Gaps in Care Coaching
- Treatment Decision Support
- Educate and Refer

Included
### Additional Information

#### Maximum Reimbursable Charge
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 percentile (80th) of charges made by health care professionals of such service or supply in the geographic area where it is received. If sufficient charge data is unavailable in the database for that geographic area to determine the Maximum Reimbursable Charge, then state, regional or national charge data may be used. If sufficient charge data is unavailable in the database for that geographic area to determine the Maximum Reimbursable Charge, then data in the database for similar services may be used. These charges are compiled in a database selected by Cigna. 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. Out-of-network services are subject to a Calendar Year deductible and maximum reimbursable charge limitations.

#### Out-of-Network Emergency Services Charges
1. Emergency Services are covered at the In-Network cost-sharing level if services are received from a non-participating (Out-of-Network) provider.
2. The allowable amount used to determine the Plan's benefit payment for covered Emergency Services rendered in an Out-of-Network Hospital, or by an Out-of-Network provider in an In-Network Hospital, is the amount agreed to by the Out-of-Network provider and Cigna, or if no amount is agreed to, the greater of the following: (i) the median amount negotiated with In-Network providers for the Emergency Service, excluding any In-Network copay or coinsurance; (ii) the Maximum Reimbursable Charge; or (iii) the amount payable under the Medicare program, not to exceed the provider's billed charges.

The member is responsible for applicable In-Network cost-sharing amounts (any deductible, copay or coinsurance). The member is also responsible for all charges that may be made in excess of the allowable amount. If the Out-of-Network provider bills you for an amount higher than the amount you owe as indicated on the Explanation of Benefits (EOB), contact Cigna Customer Service at the phone number on your ID card.

#### Medicare Coordination
In accordance with the Social Security Act of 1965, this plan will pay as the Secondary plan to Medicare Part A and B as follows:
(a) a former Employee such as a retiree, a former Disabled Employee, a former Employee’s Dependent, or an Employee's Domestic Partner who is also eligible for Medicare and whose insurance is continued for any reason as provided in this plan (including COBRA continuation);
(b) an Employee, a former Employee, an Employee’s Dependent, or former Employee's Dependent, who is eligible for Medicare due to End Stage Renal Disease after that person has been eligible for Medicare for 30 months.

When a person is eligible for Medicare A and B as described above, this plan will pay as the Secondary Plan to Medicare Part A and B, regardless if the person is actually enrolled in Medicare Part A and/or Part B and regardless if the person seeks care at a Medicare Provider or not for Medicare covered services.

#### Multiple Surgical Reduction
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.
### Additional Information

**Pre-Certification - Continued Stay Review – Complete Care Management Inpatient** - required for all inpatient admissions

In-Network: Coordinated by your physician

Out-of-Network: Customer is responsible for contacting Cigna Healthcare. Subject to penalty/reduction or denial for non-compliance.

- 50% penalty applied to hospital inpatient charges for failure to contact Cigna Healthcare to precertify admission.
- Benefits are denied for any admission reviewed by Cigna Healthcare and not certified.
- Benefits are denied for any additional days not certified by Cigna Healthcare.

**Pre-Certification - Complete Care Management Outpatient Prior Authorization** - required for selected outpatient procedures and diagnostic testing

In-Network: Coordinated by your physician

Out-of-Network: Customer is responsible for contacting Cigna Healthcare. Subject to penalty/reduction or denial for non-compliance.

- 50% penalty applied to outpatient procedures/diagnostic testing charges for failure to contact Cigna Healthcare and to precertify admission.
- Benefits are denied for any outpatient procedures/diagnostic testing reviewed by Cigna Healthcare and not certified.

**Pre-Existing Condition Limitation (PCL) does not apply.**

### 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
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.

Place of Service - Your plan pays based on where you receive services. For example, for hospital stays, your coverage is paid at the inpatient level.

Prescription Drug List - The list of prescription brand and generic drugs covered by your pharmacy plan.

Professional Services - Services performed by Surgeons, Assistant Surgeons, Hospital Based Physicians, Radiologists, Pathologists and Anesthesiologists.

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.

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.
- 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. For example, if Cigna determines that a provider or Pharmacy is or has waived, reduced, or forgiven any portion of its charges and/or any portion of Copayment, Deductible, and/or Coinsurance amount(s) you are required to pay for a Covered Expense (as shown on The Schedule) without Cigna's express consent, then Cigna in its sole discretion shall have the right to deny the payment of benefits in connection with the Covered Expense, or reduce the benefits in proportion to the amount of the Copayment, Deductible, and/or Coinsurance amounts waived, forgiven or reduced, regardless of whether the provider or Pharmacy represents that you remain responsible for any amounts that your plan does not cover. In the exercise of that discretion, Cigna shall have the right to require you to provide proof sufficient to Cigna that you have made your required cost share payment(s) prior to the payment of any benefits by Cigna. This exclusion includes, but is not limited to, charges of a non-Participating Provider who has agreed to charge you or charged you at an In-Network benefits level or some other benefits level not otherwise applicable to the services received.
- Charges arising out of or relating to any violation of a healthcare-related state or federal law or which themselves are a violation of a healthcare-related state or federal law.
- 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.
- Experimental, investigational and unproved services are medical, surgical, diagnostic, psychiatric, substance use disorder or other health care technologies, supplies, treatments, procedures, drug or Biologic therapies or devices that are determined by the utilization review Physician to be:
  - Not approved by the U.S. Food and Drug Administration (FDA) or other appropriate regulatory agency to be lawfully marketed;
  - Not demonstrated, through existing peer-reviewed, evidence-based, scientific literature to be safe and effective for treating or diagnosing the condition or Sickness for which its use is proposed;
Exclusions

- The subject of review or approval by an Institutional Review Board for the proposed use except as provided in the "Clinical Trials" sections of this plan; or
- The subject of an ongoing phase I, II or III clinical trial, except for routine patient care costs related to qualified clinical trials as provided in the "Clinical Trials" sections of this plan.

- In determining whether any such technologies, supplies, treatments, drug or Biologic therapies or devices are experimental, investigational and/or unproven, the utilization review Physician may rely on the clinical coverage policies maintained by Cigna or the Review Organization. Clinical coverage policies may incorporate, without limitation and as applicable, criteria relating to U.S. Food and Drug Administration-approved labeling, the standard medical reference compendia and peer-reviewed, evidence-based scientific literature or guidelines.

- Cosmetic surgery and therapies. Cosmetic surgery or therapy is defined as surgery or therapy performed to improve or alter appearance or self-esteem.

- The following services are excluded from coverage regardless of clinical indications: abdominoplasty; panniculectomy; rhinoplasty; acupressure; craniosacral/cranial therapy; dance therapy, movement therapy; applied kinesiology; rolfing; prolotherapy; and extracorporeal shock wave lithotripsy (ESWL) for musculoskeletal and orthopedic conditions.

- Surgical or non-surgical treatment of TMJ disorders.

- 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 teeth are covered provided a continuous course of dental treatment is started within six months of an accident.

- Medical and surgical services, initial and repeat, intended for the treatment or control of obesity, except for treatment of clinically severe (morbid) obesity as shown in Covered Expenses, including: medical and surgical services to alter appearance 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.

- Any medications, drugs, 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), anorgasmy, 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.

- Non-medical counseling and/or ancillary services including, but not limited to, Custodial Services, educational services, vocational counseling, training and rehabilitation services, behavioral training, biofeedback, neurofeedback, hypnosis, sleep therapy, return to work services, work hardening programs and driver safety courses.

- 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, elastic stockings, garter belts, corsets and dentures.

- Aids or devices that assist with non-verbal communications, including but not limited to communication boards, pre-recorded speech devices, laptop...
Exclusions

- 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, unless Physician administration or oversight is required, injectable prescription drugs to the extent they do not require Physician supervision and are typically considered self-administered drugs, non-prescription 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.
- For or in connection with an Injury or Sickness arising out of, or in the course of, any employment for wage or profit.
- Charges for the delivery of medical and health-related services via telecommunications technologies, including telephone and internet, unless provided as specifically described under the benefit section.
- Massage therapy.
- Abortions, unless a Physician certifies in writing that the pregnancy would endanger the life of the mother, or the expenses are incurred to treat medical complications due to abortion.

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, service agreement 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.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company, Cigna Behavioral Health, Inc., Cigna Health Management, Inc., and HMO or service company subsidiaries of Cigna Health Corporation. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

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

Cigna:

• 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 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
Nondiscrimination Complaint Coordinator
PO 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 20201
1.800.368.1019, 800.537.7697 (TDD)

Proficiency of Language Assistance Services

English - ATTENTION: Language assistance services, free of charge, are available to you. For current Cigna 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, 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 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）。


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


Portuguese – ATENÇÃO: Tem ao seu dispor serviços de assistência linguística, totalmente gratuitos. Para clientes Cigna 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 mogą dzwonić pod numer podany na odwrocie karty identyfikacyjnej. Wszystkie inne osoby prosimy o skorzystanie z numeru 1 800 244 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 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).


Persian (Farsi) – توجه: خدمات کمک زبانی به شما ارائه می‌شود. برای اتصال برجهای الاتصال خدمات الترجمه المجانية متاحة لکم. لعلماء الحاليين برجهای الاتصال بالnummer المدون على ظهر بطاقتك الشخصية. أو الاتصال ب 1.800.244.6224 (TTY).