

<p>_____</p>	<p>Yes. See www.cigna.com or call 1-800-Cigna24 for a list of network providers.</p>	<p>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.</p>
<p>_____</p>	<p>No.</p>	<p>You can see the specialist you choose without a referral.</p>

All _____ and _____ costs shown in this chart are after your _____ has been met, if a _____ applies.

<p>_____</p>	<p>Primary care visit to treat an injury or illness</p>	<p>\$25 copay/visit Deductible does not apply</p>	<p>40% coinsurance</p>	<p>None</p>
	<p>Specialist visit</p>	<p>\$25 copay/visit Deductible does not apply</p>	<p>40% coinsurance</p>	<p>None</p>
	<p>Preventive care/ screening/ provider's office or clinic</p>			

	Physician/surgeon fees	25% coinsurance Deductible does not apply	40% coinsurance	\$750 penalty for no out-of-network precertification.
	Outpatient services	\$25 copay /office visit** 25% coinsurance /all other services** ** Deductible does not apply	40% coinsurance /office visit 40% coinsurance /all other services	\$750 penalty if no precert of out-of-network non-routine services (i.e., partial hospitalization, etc.). Includes medical services for MH/SA diagnoses.
	Inpatient services	25% coinsurance Deductible does not apply	40% coinsurance	\$750 penalty for no out-of-network precertification. Includes medical services for MH/SA diagnoses.
	Office visits	No charge Deductible does not apply	40% coinsurance	Primary Care or Specialist benefit levels apply for initial visit to confirm pregnancy. Cost sharing does not apply for preventive services . Depending on the type of services, a copayment , coinsurance or
	Childbirth/delivery professional services	No charge Deductible does not apply	40% coinsurance	
	Childbirth/delivery facility services	25% coinsurance Deductible does not apply	40% coinsurance	

[Rehabilitation services](#)

25% [coinsurance](#)/visit

40% [coinsurance](#)/visit

\$750 penalty for failure to precertify out-of-network speech therapy services. Coverage is limited to annual max of: 100 days for Chiropractic care services, Cognitive, Physical, Speech and Occupational therapies.

Limits are not applicable to mental health conditions for Physical, Speech and Occupational therapies.
\$750 penalty for failure to precertify out-of-network speech therapy

[Habilitation services](#)

25% [coinsurance](#)/visit

40% [coinsurance](#)/visit



There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Cigna at 1-800-Cigna24, Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. 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.

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

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

Discrimination is against the law.

Medical coverage

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

Cigna Healthcare:

- x
 - Qualified sign language interpreters
 - Written information in other formats
(large print, audio, accessible electronic formats, other formats)

- x Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

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