

What this Plan Covers & What You Pay For Covered Services

Coverage Period: 01/01/2020 – 12/31/2020

Coverage for: All tiers – Plan type: PPO



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 contribution or [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, visit www.cpg.org/mtdocs or call (800) 480-9967.

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 www.cpg.org/uniform-glossary or call (800) 480-9967 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	\$ 3,500/Individual or \$7,000 Family network \$7,000 Individual or \$14,000 Family out-of-network	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. The network and out-of-network deductibles accumulate separately.
Are there services covered before you meet your deductible ?	Yes, for example certain preventive services and COVID-19 expenses.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. See a list of preventive services at healthcare.gov/coverage/preventive-care-benefits .**
Are there other deductibles for specific services?	No.	
What is the out-of-pocket limit for this plan ?	For network providers, \$6,000 individual / \$12,000 family; for out-of-network providers \$10,000 individual / \$20,000 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. The network and out-of-network out-of-pocket limits accumulate separately.
What is not included in the out-of-pocket limit ?	Premiums (contributions), balance-billing charges, penalties, and healthcare this plan doesn't cover	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Will you pay less if you use a network provider ?	Yes. See www.mycigna.com or call (800) 244-6224 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 .

Questions: Call 1-800-244-6224 or visit www.mycigna.com. If you aren't clear about any of the bolded terms used in this form, see the Glossary.

** See Page 5 for important information about evaluation, testing, and treatment for COVID-19, and telehealth services.

 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 *
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	40% coinsurance	60% coinsurance	**
	Specialist visit	40% coinsurance	60% coinsurance	**
	Preventive care/screening/immunization	No charge.	60% coinsurance	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for. See a list of preventive services at healthcare.gov/coverage/preventive-care-benefits .
If you have a test	Diagnostic test (x-ray, blood work)	40% coinsurance	60% coinsurance	**
	Imaging (CT/PET scans, MRIs)	40% coinsurance	60% coinsurance	Prior authorization is required.**
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	40% coinsurance	60% coinsurance	None.
	Physician/surgeon fees	40% coinsurance	60% coinsurance	None.
If you need immediate medical attention	Emergency room care	40% coinsurance	40% coinsurance	**
	Emergency medical transportation	40% coinsurance	40% coinsurance	**
	Urgent care	40% coinsurance	40% coinsurance	**
If you have a hospital stay	Facility fee (e.g., hospital room)	40% coinsurance	60% coinsurance	Prior authorization is required. **
	Physician/surgeon fees	40% coinsurance	60% coinsurance	

* For more information about limitations and exceptions, see the plan or policy document at www.cpg.org.

** See Page 5 for important information about the evaluation, testing, and treatment of COVID-19 and Telehealth services.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information *
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need mental health, behavioral health, or substance abuse services.	Outpatient services	40% coinsurance	60% coinsurance	Prior authorization required for inpatient, partial hospitalization, and intensive outpatient services.
	Inpatient services	40% coinsurance	60% coinsurance	
	Colleague Group	30% coinsurance	30% coinsurance	The plan will reimburse 70% up to a maximum reimbursable fee of \$40. The member is responsible for all costs above that amount.
If you are pregnant	Office visits	40% coinsurance	60% coinsurance	None.
	Childbirth/delivery professional services	40% coinsurance	60% coinsurance	Well-newborn care is covered. Newborn must be enrolled in the Plan within 30 days of birth.
	Childbirth/delivery facility services			
If you need help recovering or have other special health needs	Home health care	40% coinsurance	60% coinsurance	Limited to 210 visits per plan year. Prior authorization is required.
	Rehabilitation services	40% coinsurance	60% coinsurance	Benefits include hearing/speech, physical, and occupational therapy. Limited to 60 visits per plan year, combined facility and office, per each of the three therapies.
	Habilitation services	40% coinsurance	60% coinsurance	
	Skilled nursing care	40% coinsurance	60% coinsurance	Limited to 60 days per plan year, combined with acute rehabilitation. Prior authorization is required.
	Durable medical equipment	40% coinsurance	60% coinsurance	Prior authorization is required.
	Hospice services	No charge.	60% coinsurance	Prior authorization is required.
If your child needs dental or eye care	Children's eye exam	Not covered.	Not covered.	Vision benefits are available through EyeMed Vision Care.
	Children's glasses	Not covered.	Not covered.	
	Children's dental check-up	Not covered.	Not covered.	

* For more information about limitations and exceptions, see the plan or policy document at www.cpg.org.

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Retail	Home Delivery	
If you need drugs to treat your illness or condition. More information about prescription drug coverage is available at www.express-scripts.com	Generic drugs	15% (after deductible)		You may get up to a 30-day supply when using a retail pharmacy, and up to a 90-day supply when using home delivery. Your prescription deductible and out-of-pocket limit is combined with your medical deductible and out-of-pocket limit.
	Preferred brand drugs	25% (after deductible)		
	Non-preferred brand drugs	50% (after deductible)		
	Specialty drugs	Your cost is based on whether the specialty drug is a preferred brand or non-preferred brand drug.		

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 .)		
• Cosmetic Surgery	• Dental care (Adult)	• Hearing aids
• Long-term care	• Non-emergency care when traveling outside the U.S.	• Routine eye care (Adult)
• Routine foot care	• Weight loss programs	
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
• Acupuncture	• Bariatric surgery	• Chiropractic care
• Infertility treatment	• Private-duty nursing	

* For more information about limitations and exceptions, see the plan or policy document at www.cpg.org.

** See Page 5 for important information about the evaluation, testing, and treatment of COVID-19 and Telehealth services.

COVID-19 Evaluation, Testing, and Treatment and Telehealth Services: Effective March 1, 2020, the Medical Trust will waive all copays, deductibles, and coinsurance for its members for healthcare services relating to the evaluation and testing for COVID-19. In addition, the Medical Trust will waive all copays, deductibles, and in-network coinsurance for its active members for healthcare services relating to the treatment of COVID-19. Effective March 1, 2020, the Medical Trust will also waive all copays, deductibles, and coinsurance for all telehealth services received through vendor platforms. The Medical Trust will also allow claims for virtual visits with network and out-of-network providers who do not use a telehealth platform offered by Cigna. Standard deductibles, copays, and coinsurance will apply.

Your Rights to Continue Coverage: The Plan's Extension of Benefits program is similar, but not identical, to the healthcare continuation coverage provided under Federal law (known as COBRA) for non-church plans. Because the Plan is a church plan as described under Section 3(33) of ERISA, the Plan is exempt from COBRA requirements¹. Nonetheless, subscribers and/or their enrolled dependents will have the opportunity to continue benefits for a limited time in certain instances when coverage through the health plan would otherwise cease. Individuals who elect to continue coverage must pay for the coverage. Call (800) 480-9967 for more information.

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 more information about your rights, this notice, or assistance, contact Cigna or Express Scripts, as appropriate.

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 (800) 480-9967.

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa (800) 480-9967.

[Chinese (中文): 如果需要中文的帮助, ☎☎打☎个号☎ (800) 480-9967.

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' (800) 480-9967.

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

¹ Under Section 4980B(d) of the Code and Treasury Regulation Section 54.4980 B-2, Q. and A. No. 4.

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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](#) \$3,500
- [Specialist](#) [cost sharing] 40%
- Hospital (facility) [cost sharing] 40%
- Other [cost sharing] 40%

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	\$12,739
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$3,500
Copayments	\$0
Coinsurance	\$5,045
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$6,060

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

- The [plan's](#) overall [deductible](#) \$3,500
- [Specialist](#) [cost sharing] 40%
- Hospital (facility) [cost sharing] 40%
- Other [cost sharing] 40%

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
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$3,500
Copayments	\$0
Coinsurance	\$2,167
<i>What isn't covered</i>	
Limits or exclusions	\$55
The total Joe would pay is	\$5,723

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

- The [plan's](#) overall [deductible](#) \$3,500
- [Specialist](#) [cost sharing] 40%
- Hospital (facility) [cost sharing] 40%
- Other [cost sharing] 40%

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	\$1,925
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$1,155
Copayments	\$0
Coinsurance	\$770
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$1,925