

**B** BRONZE

	(<300 NA/AN) plan			
	Cigna Connect 8550 and Cigna Connect 8550-1	Cigna Connect 8000 and Cigna Connect 8000-1	Cigna Connect 7000 and Cigna Connect 7000-1	Cigna Connect-0
MEDICAL	In-Network	In-Network	In-Network	In-Network
Annual Deductible <sup>1</sup> individual/family	\$8,550/\$17,100	\$8,000/\$16,000	\$7,000/\$14,000	\$0
Coinsurance <sup>2</sup>	You pay 0% after deductible	You pay 0% after deductible	You pay 50% after deductible	You pay 0%
Annual out-of-pocket max <sup>3</sup> individual/family	\$8,550/\$17,100	\$8,000/\$16,000	\$8,550/\$17,100	\$0
Physician services (primary care/specialist)	You pay 0% after deductible	You pay \$50, deductible waived/You pay 0% after deductible	You pay 50% after deductible	You pay 0%
Preventive Care <sup>4</sup>	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%
Inpatient facility and physician services	You pay 0% after deductible	You pay 0% after deductible	You pay 50% after deductible	You pay 0%
Lab, X-ray and Ultrasound	You pay 0% after deductible	You pay 0% after deductible	You pay 50% after deductible	You pay 0%
Emergency Room Services	You pay 0% after deductible	You pay 0% after deductible	You pay 50% after deductible	You pay 0%
Urgent Care	You pay 0% after deductible	You pay \$60, deductible waived	You pay 50% after deductible	You pay 0%
Virtual Care <sup>5</sup>	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0
<b>RX DRUGS - Tier 1, 2, 3 and 4:</b> Up to a 30-day supply at participating pharmacy or up to a 90-day supply at 90-day retail pharmacy. <b>Tier 5:</b> Up to a 30-day supply at participating pharmacy.				
Tier 1 - Retail pref. generic	You pay 0% after deductible	You pay \$15, deductible waived for each 30 day supply	You pay 10% after deductible	You pay 0%
Tier 2 - Retail non-pref. generic	You pay 0% after deductible	You pay 0% after deductible	You pay 50% after deductible	You pay 0%
Tier 3 - Retail pref. brands	You pay 0% after deductible	You pay 0% after deductible	You pay 40% after deductible	You pay 0%
Tier 4 - Retail non-pref. brands	You pay 0% after deductible	You pay 0% after deductible	You pay 50% after deductible	You pay 0%
Tier 5 - Retail specialty	You pay 0% after deductible	You pay 0% after deductible	You pay 50% after deductible	You pay 0%
Formulary Diabetic Supplies	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%
Metformin (non-insulin)	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%

Unless indicated above, all plans will be available on and off marketplace.

This summary section contains highlights only. Out-of-network services are not covered under these plans. Eligible out-of-network emergency services are covered at the in-network benefit level as defined in plan documents. Full benefit information, including plan benefit exclusions and limitations, are available here: <https://www.cigna.com/individuals-families/policy>.

1. Annual Deductible (Individual/family deductible is satisfied when each member has reached their annual individual deductible or when the total annual family deductible amount has been reached by any combination of family members, includes medical and pharmacy).

2. Coinsurance (Amount you pay for covered medical services).

3. Annual Out-of-Pocket Maximum (Individual/family copays, deductibles, coinsurance and pharmacy charges apply to the out-of-pocket maximum).

4. Includes eligible in-network preventive care services. Some preventive care services may not be covered, including most immunizations for travel. Reference plan documents for a list of covered and non-covered preventive care services.

5. Cigna provides access to virtual care through a national telehealth provider, MDLive located on myCigna, as part of your health plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers. This service is separate from your health plan's network and may not be available in all areas or under all plan types. **Virtual care does not guarantee that a prescription will be written.** Refer to plan documents for complete description of virtual care services and costs, including other telehealth/telemedicine benefits. A primary care provider referral is not required for this service.



					
OFF MARKETPLACE ONLY					
	Cigna Connect 5750	Cigna Connect 5500 and Cigna Connect 5500-1	Cigna Connect 5000 and Cigna Connect 5000-1	Cigna Connect 3500 and Cigna Connect 3500-1	Cigna Connect 3500 + Diabetes Care and Cigna Connect 3500-1 + Diabetes Care
MEDICAL	In-Network	In-Network	In-Network	In-Network	In-Network
<b>Annual Deductible<sup>1</sup> individual/family</b>	\$5,750/\$11,500	\$5,500/\$11,000	\$5,000/\$10,000	\$3,500/\$7,000	\$3,500/\$7,000
<b>Coinsurance<sup>2</sup></b>	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 40% after deductible	You pay 30% after deductible
<b>Annual out-of-pocket max<sup>3</sup> individual/family</b>	\$8,550/\$17,100	\$8,550/\$17,100	\$8,550/\$17,100	\$8,550/\$17,100	\$8,550/\$17,100
<b>Physician services (primary care/specialist)</b>	You pay \$40, deductible waived/You pay \$75, deductible waived	You pay \$20, deductible waived/You pay \$75, deductible waived.	You pay \$15, deductible waived/You pay \$80, deductible waived.	You pay \$15, deductible waived/You pay \$75, deductible waived	You pay \$10, deductible waived/You pay 30%, after deductible
<b>Preventive Care<sup>4</sup></b>	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%, deductible waived
<b>Inpatient facility and physician services</b>	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 40% after deductible	You pay 30% after deductible
<b>Lab, X-ray and Ultrasound</b>	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 40% after deductible	You pay 30% after deductible
<b>Emergency Room Services</b>	You pay 50% after deductible	You pay 50% after deductible	You pay \$1,000 after deductible	You pay \$750 after deductible	You pay 50% after deductible
<b>Urgent Care</b>	You pay \$55, deductible waived	You pay \$35, deductible waived	You pay \$35, deductible waived	You pay \$35, deductible waived	You pay \$35, deductible waived
<b>Virtual Care<sup>5</sup></b>	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived
<b>RX DRUGS – Tier 1, 2, 3 and 4:</b> Up to a 30-day supply at participating pharmacy or up to a 90-day supply at 90-day retail pharmacy. <b>Tier 5:</b> Up to a 30-day supply at participating pharmacy.					
<b>Tier 1 - Retail pref. generic</b>	You pay \$10, deductible waived for each 30 day supply	You pay \$8, deductible waived for each 30 day supply	You pay \$8, deductible waived for each 30 day supply	You pay \$8, deductible waived for each 30 day supply	You pay \$5, deductible waived for each 30 day supply
<b>Tier 2 - Retail non-pref. generic</b>	You pay \$30, deductible waived for each 30 day supply	You pay \$25, deductible waived for each 30 day supply	You pay \$25, deductible waived for each 30 day supply	You pay \$25, deductible waived for each 30 day supply	You pay \$20, deductible waived for each 30 day supply
<b>Tier 3 - Retail pref. brands</b>	You pay \$75, deductible waived for each 30 day supply	You pay 50% after deductible	You pay \$80, after deductible for each 30 day supply	You pay \$80, deductible waived for each 30 day supply	You pay \$70, deductible waived for each 30 day supply
<b>Tier 4 - Retail non-pref. brands</b>	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible
<b>Tier 5 - Retail specialty</b>	You pay 50% after deductible	You pay 50% after deductible	You pay 40% after deductible	You pay 40% after deductible	You pay 40% after deductible
<b>Formulary Diabetic Supplies</b>	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%, deductible waived
<b>Metformin (non-insulin)</b>	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%, deductible waived

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1. Annual Deductible (Individual/family deductible is satisfied when each member has reached their annual individual deductible or when the total annual family deductible amount has been reached by any combination of family members, includes medical and pharmacy).

2. Coinsurance (Amount you pay for covered medical services).

3. Annual Out-of-Pocket Maximum (Individual/family copays, deductibles, coinsurance and pharmacy charges apply to the out-of-pocket maximum).

4. Includes eligible in-network preventive care services. Some preventive care services may not be covered, including most immunizations for travel. Reference plan documents for a list of covered and non-covered preventive care services.

5. Cigna provides access to virtual care through a national telehealth provider, MDLive located on myCigna, as part of your health plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers. This service is separate from your health plan's network and may not be available in all areas or under all plan types. **Virtual care does not guarantee that a prescription will be written.** Refer to plan documents for complete description of virtual care services and costs, including other telehealth/telemedicine benefits. A primary care provider referral is not required for this service.

 SILVER				
	OFF MARKETPLACE ONLY	Base Plan Name – Cigna Connect 5500		
	Cigna Connect 1900	Cigna Connect 2800-2	Cigna Connect 0-3A	Cigna Connect 0-4A
<b>MEDICAL</b>	<b>In-Network</b>	<b>In-Network</b>	<b>In-Network</b>	<b>In-Network</b>
<b>Annual Deductible<sup>1</sup> individual/family</b>	\$1,900/\$3,800	\$2,800/\$5,600	\$0	\$0
<b>Coinsurance<sup>2</sup></b>	You pay 50% after deductible	You pay 40% after deductible	You pay 40%	You pay 20%
<b>Annual out-of-pocket max<sup>3</sup> individual/family</b>	\$8,550/\$17,100	\$6,800/\$13,600	\$2,850/\$5,700	\$1,500/\$3,000
<b>Physician services (primary care/specialist)</b>	You pay \$25, deductible waived/You pay \$50, deductible waived	You pay \$15, deductible waived/You pay \$55, deductible waived	You pay \$0/You pay \$40	You pay \$0/You pay \$15
<b>Preventive Care<sup>4</sup></b>	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%	You pay 0%
<b>Inpatient facility and physician services</b>	You pay 50% after deductible	You pay 40% after deductible	You pay 40%	You pay 20%
<b>Lab, X-ray and Ultrasound</b>	You pay 50% after deductible	You pay 40% after deductible	You pay 40%	You pay 20%
<b>Emergency Room Services</b>	You pay 50% after deductible	You pay 40% after deductible	You pay 40%	You pay 20%
<b>Urgent Care</b>	You pay \$40, deductible waived	You pay \$35, deductible waived	You pay \$20	You pay \$15
<b>Virtual Care<sup>5</sup></b>	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0	You pay \$0
<b>RX DRUGS – Tier 1, 2, 3 and 4:</b> Up to a 30-day supply at participating pharmacy or up to a 90-day supply at 90-day retail pharmacy. <b>Tier 5:</b> Up to a 30-day supply at participating pharmacy.				
<b>Tier 1 - Retail pref. generic</b>	You pay \$6, deductible waived for each 30 day supply	You pay \$8, deductible waived for each 30 day supply	You pay \$0 for each 30 day supply	You pay \$0 for each 30 day supply
<b>Tier 2 - Retail non-pref. generic</b>	You pay \$25, deductible waived for each 30 day supply	You pay \$25, deductible waived for each 30 day supply	You pay \$15 for each 30 day supply	You pay \$10 for each 30 day supply
<b>Tier 3 - Retail pref. brands</b>	You pay \$75, deductible waived for each 30 day supply	You pay 40% after deductible	You pay 40%	You pay 20%
<b>Tier 4 - Retail non-pref. brands</b>	You pay 50% after deductible	You pay 50% after deductible	You pay 50%	You pay 50%
<b>Tier 5 - Retail specialty</b>	You pay 50% after deductible	You pay 40% after deductible	You pay 40%	You pay 20%
<b>Formulary Diabetic Supplies</b>	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%	You pay 0%
<b>Metformin (non-insulin)</b>	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%	You pay 0%

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This summary section contains highlights only. Out-of-network services are not covered under these plans. Eligible out-of-network emergency services are covered at the in-network benefit level as defined in plan documents. Full benefit information, including plan benefit exclusions and limitations, are available here: <https://www.cigna.com/individuals-families/policy>.

1. Annual Deductible (Individual/family deductible is satisfied when each member has reached their annual individual deductible or when the total annual family deductible amount has been reached by any combination of family members, includes medical and pharmacy).

2. Coinsurance (Amount you pay for covered medical services).

3. Annual Out-of-Pocket Maximum (Individual/family copays, deductibles, coinsurance and pharmacy charges apply to the out-of-pocket maximum).

4. Includes eligible in-network preventive care services. Some preventive care services may not be covered, including most immunizations for travel. Reference plan documents for a list of covered and non-covered preventive care services.

5. Cigna provides access to virtual care through a national telehealth provider, MDLive located on myCigna, as part of your health plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers. This service is separate from your health plan's network and may not be available in all areas or under all plan types. **Virtual care does not guarantee that a prescription will be written.** Refer to plan documents for complete description of virtual care services and costs, including other telehealth/telemedicine benefits. A primary care provider referral is not required for this service.

 <b>SILVER</b>						
	Base Plan Name – Cigna Connect 5000			Base Plan Name – Cigna Connect 3500		
	Cigna Connect 2700-2	Cigna Connect 0-3	Cigna Connect 0-4	Cigna Connect 2900-2	Cigna Connect 650-3	Cigna Connect 100-4
<b>MEDICAL</b>	<b>In-Network</b>	<b>In-Network</b>	<b>In-Network</b>	<b>In-Network</b>	<b>In-Network</b>	<b>In-Network</b>
<b>Annual Deductible<sup>1</sup> individual/family</b>	\$2,700/\$5,400	\$0	\$0	\$2,900/\$5,800	\$650/\$1,300	\$100/\$200
<b>Coinsurance<sup>2</sup></b>	You pay 40% after deductible	You pay 40%	You pay 10%	You pay 40% after deductible	You pay 25% after deductible	You pay 5% after deductible
<b>Annual out-of-pocket max<sup>3</sup> individual/family</b>	\$6,800/\$13,600	\$2,850/\$5,700	\$2,000/\$4,000	\$6,800/\$13,600	\$2,850/\$5,700	\$2,500/\$5,000
<b>Physician services (primary care/specialist)</b>	You pay \$15, deductible waived/You pay \$80, deductible waived	You pay \$8/You pay \$40	You pay \$0/You pay \$25	You pay \$15, deductible waived/You pay \$70, deductible waived.	You pay \$8, deductible waived/You pay \$40, deductible waived.	You pay \$0, deductible waived/You pay \$20, deductible waived
<b>Preventive Care<sup>4</sup></b>	You pay 0%, deductible waived	You pay 0%	You pay 0%	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%, deductible waived
<b>Inpatient facility and physician services</b>	You pay 40% after deductible	You pay 40%	You pay 10%	You pay 40% after deductible	You pay 25% after deductible	You pay 5% after deductible
<b>Lab, X-ray and Ultrasound</b>	You pay 40% after deductible	You pay 40%	You pay 10%	You pay 40% after deductible	You pay 25% after deductible	You pay 5% after deductible
<b>Emergency Room Services</b>	You pay \$750 after deductible	You pay \$750	You pay \$200	You pay \$750 after deductible	You pay \$750 after deductible	You pay \$100 after deductible
<b>Urgent Care</b>	You pay \$35, deductible waived	You pay \$20	You pay \$15	You pay \$35, deductible waived	You pay \$20, deductible waived	You pay \$15, deductible waived
<b>Virtual Care<sup>5</sup></b>	You pay \$0, deductible waived	You pay \$0	You pay \$0	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived
<b>RX DRUGS – Tier 1, 2, 3 and 4:</b> Up to a 30-day supply at participating pharmacy or up to a 90-day supply at 90-day retail pharmacy. <b>Tier 5:</b> Up to a 30-day supply at participating pharmacy.						
<b>Tier 1 - Retail pref. generic</b>	You pay \$5, deductible waived for each 30 day supply	You pay \$0 for each 30 day supply	You pay \$0 for each 30 day supply	You pay \$5, deductible waived for each 30 day supply	You pay \$5, deductible waived for each 30 day supply	You pay \$0, deductible waived for each 30 day supply
<b>Tier 2 - Retail non-pref. generic</b>	You pay \$15, deductible waived for each 30 day supply	You pay \$15 for each 30 day supply	You pay \$10 for each 30 day supply	You pay \$20, deductible waived for each 30 day supply	You pay \$10, deductible waived for each 30 day supply	You pay \$10, deductible waived for each 30 day supply
<b>Tier 3 - Retail pref. brands</b>	You pay \$70 after deductible for each 30 day supply	You pay \$55 for each 30 day supply	You pay \$30 for each 30 day supply	You pay \$70, deductible waived for each 30 day supply	You pay \$50, deductible waived for each 30 day supply	You pay \$30, deductible waived for each 30 day supply
<b>Tier 4 - Retail non-pref. brands</b>	You pay 50% after deductible	You pay 50%	You pay 50%	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible
<b>Tier 5 - Retail specialty</b>	You pay 40% after deductible	You pay 40%	You pay 40%	You pay 40% after deductible	You pay 40% after deductible	You pay 40% after deductible
<b>Formulary Diabetic Supplies</b>	You pay 0%, deductible waived	You pay 0%	You pay 0%	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%, deductible waived
<b>Metformin (non-insulin)</b>	You pay 0%, deductible waived	You pay 0%	You pay 0%	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%, deductible waived

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1. Annual Deductible (Individual/family deductible is satisfied when each member has reached their annual individual deductible or when the total annual family deductible amount has been reached by any combination of family members, includes medical and pharmacy).

2. Coinsurance (Amount you pay for covered medical services).

3. Annual Out-of-Pocket Maximum (Individual/family copays, deductibles, coinsurance and pharmacy charges apply to the out-of-pocket maximum).

4. Includes eligible in-network preventive care services. Some preventive care services may not be covered, including most immunizations for travel. Reference plan documents for a list of covered and non-covered preventive care services.

5. Cigna provides access to virtual care through a national telehealth provider, MDLive located on myCigna, as part of your health plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers. This service is separate from your health plan's network and may not be available in all areas or under all plan types. **Virtual care does not guarantee that a prescription will be written.** Refer to plan documents for complete description of virtual care services and costs, including other telehealth/telemedicine benefits. A primary care provider referral is not required for this service.

 <b>SILVER</b>				
Base Plan Name – Cigna Connect 3500 + Diabetes Care				(<300 NA/AN) plan
	Cigna Connect 2600-2 + Diabetes Care	Cigna Connect 550-3 + Diabetes Care	Cigna Connect 40-4 + Diabetes Care	Cigna Connect-0
<b>MEDICAL</b>	<b>In-Network</b>	<b>In-Network</b>	<b>In-Network</b>	<b>In-Network</b>
<b>Annual Deductible<sup>1</sup> individual/family</b>	\$2,600/\$5,200	\$550/\$1,100	\$40/\$80	\$0
<b>Coinsurance<sup>2</sup></b>	You pay 30% after deductible	You pay 20% after deductible	You pay 10% after deductible	You pay 0%
<b>Annual out-of-pocket max<sup>3</sup> individual/family</b>	\$6,800/\$13,600	\$2,850/\$5,700	\$1,500/\$3,000	\$0
<b>Physician services (primary care/specialist)</b>	You pay \$0, deductible waived/You pay 30% after deductible	You pay \$0, deductible waived/You pay 20% after deductible	You pay \$0, deductible waived/You pay 10% after deductible	You pay 0%
<b>Preventive Care<sup>4</sup></b>	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%
<b>Inpatient facility and physician services</b>	You pay 30% after deductible	You pay 20% after deductible	You pay 10% after deductible	You pay 0%
<b>Lab, X-ray and Ultrasound</b>	You pay 30% after deductible	You pay 20% after deductible	You pay 10% after deductible	You pay 0%
<b>Emergency Room Services</b>	You pay 50% after deductible	You pay 20% after deductible	You pay 10% after deductible	You pay 0%
<b>Urgent Care</b>	You pay \$30, deductible waived	You pay \$25, deductible waived	You pay \$15, deductible waived	You pay 0%
<b>Virtual Care<sup>5</sup></b>	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0, deductible waived	You pay \$0
<b>RX DRUGS – Tier 1, 2, 3 and 4:</b> Up to a 30-day supply at participating pharmacy or up to a 90-day supply at 90-day retail pharmacy. <b>Tier 5:</b> Up to a 30-day supply at participating pharmacy.				
<b>Tier 1 - Retail pref. generic</b>	You pay \$5, deductible waived for each 30 day supply	You pay \$5, deductible waived for each 30 day supply	You pay \$0, deductible waived for each 30 day supply	You pay 0%
<b>Tier 2 - Retail non-pref. generic</b>	You pay \$20, deductible waived for each 30 day supply	You pay \$15, deductible waived for each 30 day supply	You pay \$15, deductible waived for each 30 day supply	You pay 0%
<b>Tier 3 - Retail pref. brands</b>	You pay \$70, deductible waived for each 30 day supply	You pay \$55, deductible waived for each 30 day supply	You pay \$30, deductible waived for each 30 day supply	You pay 0%
<b>Tier 4 - Retail non-pref. brands</b>	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 0%
<b>Tier 5 - Retail specialty</b>	You pay 40% after deductible	You pay 40% after deductible	You pay 40% after deductible	You pay 0%
<b>Formulary Diabetic Supplies</b>	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%
<b>Metformin (non-insulin)</b>	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%, deductible waived	You pay 0%

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2. Coinsurance (Amount you pay for covered medical services).

3. Annual Out-of-Pocket Maximum (Individual/family copays, deductibles, coinsurance and pharmacy charges apply to the out-of-pocket maximum).

4. Includes eligible in-network preventive care services. Some preventive care services may not be covered, including most immunizations for travel. Reference plan documents for a list of covered and non-covered preventive care services.

5. Cigna provides access to virtual care through a national telehealth provider, MDLive located on myCigna, as part of your health plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers. This service is separate from your health plan's network and may not be available in all areas or under all plan types. **Virtual care does not guarantee that a prescription will be written.** Refer to plan documents for complete description of virtual care services and costs, including other telehealth/telemedicine benefits. A primary care provider referral is not required for this service.

 <b>GOLD</b>		
		(<300 NA/AN) plan
Cigna Connect 2500 and Cigna Connect 2500-1		Cigna Connect-0
<b>MEDICAL</b>	<b>In-Network</b>	<b>In-Network</b>
Annual Deductible <sup>1</sup> individual/family	\$2,500/\$5,000	\$0
Coinsurance <sup>2</sup>	You pay 25% after deductible	You pay 0%
Annual out-of-pocket max <sup>3</sup> individual/family	\$8,550/\$17,100	\$0
Physician services (primary care/specialist)	You pay \$10, deductible waived/You pay \$60, deductible waived	You pay 0%
Preventive Care <sup>4</sup>	You pay 0%, deductible waived	You pay 0%
Inpatient facility and physician services	You pay 25% after deductible	You pay 0%
Lab, X-ray and Ultrasound	You pay 25% after deductible	You pay 0%
Emergency Room Services	You pay \$400 after deductible	You pay 0%
Urgent Care	You pay \$25, deductible waived	You pay 0%
Virtual Care <sup>5</sup>	You pay \$0, deductible waived	You pay \$0
<b>RX DRUGS – Tier 1, 2, 3 and 4:</b> Up to a 30-day supply at participating pharmacy or up to a 90-day supply at 90-day retail pharmacy. <b>Tier 5:</b> Up to a 30-day supply at participating pharmacy.		
Tier 1 - Retail pref. generic	You pay \$5, deductible waived for each 30 day supply	You pay 0%
Tier 2 - Retail non-pref. generic	You pay \$10, deductible waived for each 30 day supply	You pay 0%
Tier 3 - Retail pref. brands	You pay \$80, deductible waived for each 30 day supply	You pay 0%
Tier 4 - Retail non-pref. brands	You pay 50% after deductible	You pay 0%
Tier 5 - Retail specialty	You pay 50% after deductible	You pay 0%
Formulary Diabetic Supplies	You pay 0%, deductible waived	You pay 0%
Metformin (non-insulin)	You pay 0%, deductible waived	You pay 0%

Unless indicated above, all plans will be available on and off marketplace.

This summary section contains highlights only. Out-of-network services are not covered under these plans. Eligible out-of-network emergency services are covered at the in-network benefit level as defined in plan documents. Full benefit information, including plan benefit exclusions and limitations, are available here: <https://www.cigna.com/individuals-families/policy>.

1. Annual Deductible (Individual/family deductible is satisfied when each member has reached their annual individual deductible or when the total annual family deductible amount has been reached by any combination of family members, includes medical and pharmacy).

2. Coinsurance (Amount you pay for covered medical services).

3. Annual Out-of-Pocket Maximum (Individual/family copays, deductibles, coinsurance and pharmacy charges apply to the out-of-pocket maximum).

4. Includes eligible in-network preventive care services. Some preventive care services may not be covered, including most immunizations for travel. Reference plan documents for a list of covered and non-covered preventive care services.

5. Cigna provides access to virtual care through a national telehealth provider, MDLive located on myCigna, as part of your health plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers. This service is separate from your health plan's network and may not be available in all areas or under all plan types. **Virtual care does not guarantee that a prescription will be written.** Refer to plan documents for complete description of virtual care services and costs, including other telehealth/telemedicine benefits. A primary care provider referral is not required for this service.

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