




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 [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, see [www.gravie.com](http://www.gravie.com) or call 1-855-451-8365. 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.dol.gov/ebsa/pdf/sbcuniformglossary.pdf](http://www.dol.gov/ebsa/pdf/sbcuniformglossary.pdf) or call 1-855-451-8365 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	For <a href="#">network providers</a> \$500 individual / \$1,000 family; for <a href="#">out-of-network providers</a> \$10,000 individual / \$20,000 family	Generally, you must pay all of the costs from providers up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. <a href="#">Preventive care</a> and primary care services are covered before you meet your <a href="#">deductible</a> .	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <a href="#">deductibles</a> for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	For <a href="#">network providers</a> \$1,500 individual / \$3,000 family; for <a href="#">out-of-network providers</a> Not Applicable.	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met. There is no <a href="#">out-of-pocket limit</a> for <a href="#">out-of-network providers</a> .
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Copayments</a> for certain services, <a href="#">premiums</a> , <a href="#">balance-billing</a> charges, and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.cigna.com">www.cigna.com</a> for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a provider <a href="#">network</a> . You will pay less if you use a <a href="#">provider</a> in the plan's <a href="#">network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the specialist you choose without a referral.

 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 <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	\$25/Visit	50% <a href="#">coinsurance</a>	None
	<a href="#">Specialist</a> visit	\$25/Visit	50% <a href="#">coinsurance</a>	None
	<a href="#">Preventive care/screening/immunization</a>	No charge	Not Covered	You may have to pay for services that aren't <a href="#">preventive</a> . Ask your <a href="#">provider</a> if the services you need are preventive. Then check what your <a href="#">plan</a> will pay for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	10% <a href="#">coinsurance</a> after <a href="#">deductible</a>	50% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> may be required
	Imaging (CT/PET scans, MRIs)	10% <a href="#">coinsurance</a> after <a href="#">deductible</a>	50% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> is required
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="tel:1-855-451-8365">1-855-451-8365</a>	Generic drugs (Tier 1)	Retail: \$5/Prescription Mail order: \$10/Prescription		Retail and mail order available up to 90-day supply
	Preferred brand drugs (Tier 2)	Retail: \$25/Prescription Mail order: \$50/Prescription		Retail and mail order available up to 90-day supply
	Non-preferred brand drugs (Tier 3)	Retail and mail order: 50% <a href="#">coinsurance</a> after <a href="#">deductible</a>		Retail and mail order available up to 90-day supply
	<a href="#">Specialty drugs</a> (Tier 4)	Retail and mail order: 10% <a href="#">coinsurance</a> after <a href="#">deductible</a>		Retail and mail order available up to 30-day supply
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% <a href="#">coinsurance</a> after <a href="#">deductible</a>	50% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> is required
	Physician/surgeon fees	10% <a href="#">coinsurance</a> after <a href="#">deductible</a>	50% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> is required for procedures performed outside of a physician's office
If you need immediate medical attention	<a href="#">Emergency room care</a>	10% <a href="#">coinsurance</a> after <a href="#">deductible</a>	50% <a href="#">coinsurance</a>	True emergency covered at in-network level
	<a href="#">Emergency medical transportation</a>	10% <a href="#">coinsurance</a> after <a href="#">deductible</a>	50% <a href="#">coinsurance</a>	True emergency covered at in-network level
	<a href="#">Urgent care</a>	\$25/Visit	50% <a href="#">coinsurance</a>	None
If you have a hospital stay	Facility fee (e.g., hospital room)	10% <a href="#">coinsurance</a> after <a href="#">deductible</a>	50% <a href="#">coinsurance</a>	None
	Physician/surgeon fees	10% <a href="#">coinsurance</a> after <a href="#">deductible</a>	50% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> is required

\* For more information about limitations and exceptions, see the plan or policy document at [www.gravie.com](http://www.gravie.com) or call 1-855-451-8365

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	\$25/Visit	50% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> is required for Inpatient services
	Inpatient services	10% <a href="#">coinsurance</a> after <a href="#">deductible</a>	50% <a href="#">coinsurance</a>	
If you are pregnant	Office visits	No charge	Not Covered	<a href="#">Cost sharing</a> does not apply to certain <a href="#">preventive services</a> . Depending on the type of services, <a href="#">coinsurance</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	10% <a href="#">coinsurance</a> after <a href="#">deductible</a>	50% <a href="#">coinsurance</a>	
	Childbirth/delivery facility services	10% <a href="#">coinsurance</a> after <a href="#">deductible</a>	50% <a href="#">coinsurance</a>	
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	10% <a href="#">coinsurance</a> after <a href="#">deductible</a>	50% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> required. 100 visit limit per year.
	<a href="#">Rehabilitation services</a>	10% <a href="#">coinsurance</a> after <a href="#">deductible</a>	50% <a href="#">coinsurance</a>	30 visit limit per therapy per year. <a href="#">Preauthorization</a> required for occupational or speech therapy.
	<a href="#">Habilitation services</a>	10% <a href="#">coinsurance</a> after <a href="#">deductible</a>	50% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> required for physical therapy visits in excess of annual limit.
	<a href="#">Skilled nursing care</a>	10% <a href="#">coinsurance</a> after <a href="#">deductible</a>	50% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> is required. 120-day visit limit per year.
	<a href="#">Durable medical equipment</a>	10% <a href="#">coinsurance</a> after <a href="#">deductible</a>	50% <a href="#">coinsurance</a>	None
	<a href="#">Hospice services</a>	10% <a href="#">coinsurance</a> after <a href="#">deductible</a>	50% <a href="#">coinsurance</a>	None
If your child needs dental or eye care	Children's eye exam	No charge	Not covered	Limit of 1 routine exam per year
	Children's glasses	Not covered	Not covered	None
	Children's dental check-up	Not covered	Not covered	None

### Excluded Services & Other Covered Services:

Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a> .)		
<ul style="list-style-type: none"> <li>Cosmetic Surgery</li> <li>Weight Loss Programs</li> </ul>	<ul style="list-style-type: none"> <li>Long Term Care</li> <li>Non-emergency care when traveling outside the U.S.</li> </ul>	<ul style="list-style-type: none"> <li>Bariatric Surgery</li> <li>Hearing Aids</li> </ul>
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)		
<ul style="list-style-type: none"> <li>Infertility Treatment</li> <li>Chiropractic Care</li> </ul>	<ul style="list-style-type: none"> <li>Routine Eye Care (Adult) (one visit/year)</li> <li>Emergency care when traveling outside of the U.S.</li> </ul>	<ul style="list-style-type: none"> <li>Private Duty Nursing (inpatient only)</li> <li><a href="#">Preauthorization</a> applies to many services. Please check your plan document for a complete list.</li> </ul>

\* For more information about limitations and exceptions, see the plan or policy document at [www.gravie.com](http://www.gravie.com) or call 1-855-451-8365

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: the Department of Labor's Employee Benefits Security Administration at 1-(866)-444-EBSA ext. 3272. 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](http://www.HealthCare.gov) or call 1-800-318-2596.

**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: Gravie Administrative Services LLC at 1-855-451-8365 or the Department of Labor's Employee Benefits Security Administration at 1-(866)-444-EBSA ext. 3272

**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 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 Gravie Administrative Services LLC at 1-855-451-8365.]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa Gravie Administrative Services LLC at 1-855-451-8365.]

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 Gravie Administrative Services LLC at 1-855-451-8365.]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' Gravie Administrative Services LLC at 1-855-451-8365.]

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

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](#) \$500
- [Specialist copayment](#) \$25
- Hospital (facility) [coinsurance](#) 10%
- Other [coinsurance](#) 10%

**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*)

<b>Total Example Cost</b>	<b>\$12,840</b>
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**In this example, Peg would pay:**

<i>Cost Sharing</i>	
Deductibles	\$500
Copayments	\$350
Coinsurance	\$650
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$1,560</b>

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

- The [plan's](#) overall [deductible](#) \$500
- [Specialist copayment](#) \$25
- Hospital (facility) [coinsurance](#) 10%
- Other [coinsurance](#) 10%

**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*)

<b>Total Example Cost</b>	<b>\$7,460</b>
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**In this example, Joe would pay:**

<i>Cost Sharing</i>	
Deductibles*	\$500
Copayments	\$530
Coinsurance	\$292
<i>What isn't covered</i>	
Limits or exclusions	\$55
<b>The total Joe would pay is</b>	<b>\$1,377</b>

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

- The [plan's](#) overall [deductible](#) \$500
- [Specialist copayment](#) \$25
- Hospital (facility) [coinsurance](#) 10%
- Other [coinsurance](#) 10%

**This EXAMPLE event includes services like:**

Emergency room care (*including medical supplies*)  
 Diagnostic test (*x-ray*)  
 Durable medical equipment (*crutches*)  
 Rehabilitation services (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,010</b>
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**In this example, Mia would pay:**

<i>Cost Sharing</i>	
Deductibles*	\$500
Copayments	\$75
Coinsurance	\$121
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$696</b>