

SUMMARY OF BENEFITS Cigna Health and Life Insurance Co.

Harris Kocher Engineering Group, Inc.
 Open Access Plus IN
 Effective 7/1/18



General Services	In-Network
Physician office visit – Primary Care Physician (PCP)	You pay \$35 per visit copay, then plan pays 100%
Physician Office Visit – Specialist	You pay \$70 per visit copay, then plan pays 100%
Cigna Telehealth Connection Services <ul style="list-style-type: none"> Includes charges for the delivery of medical and health-related consultations via secure telecommunications technologies, telephones and internet only when delivered by contracted medical telehealth providers (see details on myCigna.com) 	You pay \$35 per visit copay, then plan pays 100%
Urgent care visit <ul style="list-style-type: none"> All services including Lab & X-ray 	You pay \$75 per visit copay, then plan pays 100%
Preventive Care	Plan pays 100%, no copay, no deductible
Preventive Services	Plan pays 100%, no copay, no deductible
Immunizations	Plan pays 100%, no copay, no deductible
Coinsurance	After the plan deductible is met, You pay 20% Plan pays 80%
Calendar year deductible <ul style="list-style-type: none"> Benefits for an individual within a family are paid once the individual deductible has been met. Copays always apply before plan deductible and coinsurance. 	Individual: \$1,000 Family: \$3,000
Out-of-pocket annual maximum <ul style="list-style-type: none"> Medical copays apply towards the out-of-pocket maximums Medical deductibles apply towards the out-of-pocket maximums Per admission deductible applies towards the out-of-pocket maximum This plan includes a combined Medical/Pharmacy out-of-pocket maximum. 	Individual: \$4,000 Family: \$8,000
Lifetime maximum	Unlimited Per individual
Emergency room care <ul style="list-style-type: none"> All services rendered apply to ER benefit including Lab & X-ray 	You pay \$300 per visit copay (waived if admitted), then plan pays 100%
Ambulance	After the in-network plan deductible is met, You pay 20% Plan pays 80%
Office surgery – PCP	After the plan deductible is met, You pay 20% Plan pays 80%

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General Services	In-Network
Office surgery – Specialist	After the plan deductible is met, You pay 20% Plan pays 80%
Other office services – laboratory	Covered same as plan's Physician's Office Services
Other office services – radiology	Covered same as plan's Physician's Office Services
Outpatient lab	Plan pays 100%, no deductible
Outpatient radiology	Plan pays 100%, no deductible
Independent lab	Plan pays 100%, no deductible
Office advanced radiology imaging services <ul style="list-style-type: none"> Includes MRI, MRA, PET, CT-Scan and Nuclear medicine 	After the plan deductible is met, You pay 20% Plan pays 80%
Outpatient advanced radiology imaging services <ul style="list-style-type: none"> Includes MRI, MRA, PET, CT-Scan and Nuclear medicine 	After the plan deductible is met, You pay 20% Plan pays 80%
Durable medical equipment <ul style="list-style-type: none"> Includes external prosthetic appliances Does accumulate towards the out-of-pocket maximum 	After the plan deductible is met, You pay 20% Plan pays 80%
Breast Feeding Equipment and Supplies <ul style="list-style-type: none"> Limited to the rental of one breast pump per birth as ordered or prescribed by a physician. Includes related supplies 	Plan pays 100%, no copay, no deductible

Benefits	In-Network
Hospital Services	
Inpatient hospital services <ul style="list-style-type: none"> \$250 in-network per admission deductible is separate and in addition to the plan deductible. Plan deductible only applies to the Professional Services. 	You pay \$250 per admission deductible, Then You pay 20% Plan pays 80%
Inpatient Professional Services <ul style="list-style-type: none"> For services performed by Surgeons, Radiologists, Pathologists, Anesthesiologists, and Hospital Based Physician 	After the plan deductible is met, You pay 20% Plan pays 80%
Outpatient hospital services	After the plan deductible is met, You pay 20% Plan pays 80%
Outpatient professional services <ul style="list-style-type: none"> For services performed by Surgeons, Radiologists, Pathologists, Anesthesiologists 	After the plan deductible is met, You pay 20% Plan pays 80%
Skilled nursing facility care <ul style="list-style-type: none"> 60 days per calendar year maximum 	After the plan deductible is met, You pay 20% Plan pays 80%
Hospice care	After the plan deductible is met, You pay 20% Plan pays 80%

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Benefits	In-Network
Home health care <ul style="list-style-type: none"> 60 visits per calendar year maximum The limit is not applicable to mental health and substance use disorder conditions. 	After the plan deductible is met, You pay 20% Plan pays 80%
Mental Health and Substance Use Disorder	
Inpatient mental health <ul style="list-style-type: none"> Includes Residential Treatment 	You pay \$250 per admission deductible, then you pay 20%, Plan pays 80%
Outpatient mental health – Physician’s Office <ul style="list-style-type: none"> Includes Individual, Intensive Outpatient, Behavioral Telehealth Consultation, and Group Therapy 	You pay \$70 per visit copay, then plan pays 100%
Outpatient mental health – all other services <ul style="list-style-type: none"> Includes Partial Hospitalization Includes Individual, Intensive Outpatient, Behavioral Telehealth Consultation, and Group Therapy 	After the plan deductible is met, You pay 20% Plan pays 80%
Inpatient substance use disorder <ul style="list-style-type: none"> Includes Residential Treatment 	You pay \$250 per admission deductible, then you pay 20%, Plan pays 80%
Outpatient substance use disorder – Physician’s Office <ul style="list-style-type: none"> Includes Individual, Intensive Outpatient, Behavioral Telehealth Consultation, and Group Therapy 	You pay \$70 per visit copay, then plan pays 100%
Outpatient substance use disorder – all other services <ul style="list-style-type: none"> Includes Partial Hospitalization Includes Individual, Intensive Outpatient, Behavioral Telehealth Consultation, and Group Therapy 	After the plan deductible is met, You pay 20% Plan pays 80%
Therapy Services	
Outpatient physical therapy <ul style="list-style-type: none"> 20 visits per calendar year Limits are not applicable to mental health conditions 	Covered same as plan's Physician Office Visit – Specialist
Outpatient speech therapy, hearing therapy and occupational therapy <ul style="list-style-type: none"> 20 visits per calendar year Limits are not applicable to mental health conditions for speech and occupational therapies 	Covered same as plan's Physician Office Visit – Specialist
Chiropractic services <ul style="list-style-type: none"> 20 visits per calendar year 	Covered same as plan's Physician Office Visit – Specialist
Acupuncture	Not Covered
Additional Services	
Medical Specialty Drugs Inpatient Facility <ul style="list-style-type: none"> 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. 	After the plan deductible is met, You pay 20% Plan pays 80%

Benefits	In-Network
Medical Specialty Drugs Outpatient Facility <ul style="list-style-type: none"> 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. 	After the plan deductible is met, You pay 20% Plan pays 80%
Medical Specialty Drugs Physician's Office <ul style="list-style-type: none"> 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. 	You pay 0% Plan pays 100%
Medical Specialty Drugs Home <ul style="list-style-type: none"> 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. 	You pay 0% Plan pays 100%
PPACA Women's Health <ul style="list-style-type: none"> Includes surgical services, such as tubal ligation (excludes reversals) Contraceptive devices are included. 	Plan pays 100%, no copay, no deductible
Family planning <ul style="list-style-type: none"> Includes surgical services, such as vasectomy (excludes reversals) Includes infertility testing for diagnosis only 	Varies based on place of service
Infertility	Not Covered
Abortion <ul style="list-style-type: none"> Includes non-elective procedures and elective procedures 	Varies based on place of service
TMJ	Not Covered
Organ transplant <ul style="list-style-type: none"> Services paid at network level if performed at Cigna LifeSOURCE Transplant Network® Facilities Travel maximum \$10,000 per transplant (only available if using Cigna LifeSOURCE Transplant Network® facility) \$250 in-network per admission deductible is separate and in addition to the plan deductible. Plan deductible only applies to the Professional Services. 	You pay \$250 per admission deductible, Then You pay 20% Plan pays 80%
Out-of-area services <ul style="list-style-type: none"> Coverage for services rendered outside a network area ER and Ambulance paid the same as network services Preventive care services covered at 100% for out of area In-network deductible and out-of-pocket maximums apply 	For all other services You pay 20% Plan pays 80% after the network deductible is met

Pharmacy	In-Network
Cost Share and Supply	

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Pharmacy	In-Network
<p>Pharmacy Cost Share</p> <ul style="list-style-type: none"> • Retail – up to 90-day supply (except Specialty up to 30-day supply) • Home Delivery – up to 90-day supply (except Specialty up to 30-day supply) • 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. 	<p>Retail (per 30-day supply): Generic: You pay \$10 Preferred Brand: You pay \$35 Non-Preferred Brand: You pay \$70</p> <p>Retail (per 90-day supply): Generic: You pay \$30 Preferred Brand: You pay \$105 Non-Preferred Brand: You pay \$210</p> <p>Home Delivery (per 90-day supply): Generic: You pay \$20 Preferred Brand: You pay \$70 Non-Preferred Brand: You pay \$140</p>
<ul style="list-style-type: none"> • 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. • This plan will not cover out-of-network pharmacy benefits. • 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 you request a brand drug, you pay 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) (MAC B). • Cigna 90 Now Program: You can choose to fill your medications in a 30- or 90-day supply. If you choose to fill a 30-day prescription, it can be filled at any network retail pharmacy or Cigna Home Delivery. If you choose to fill a 90-day prescription, it must be filled at a 90-day network retail pharmacy or Cigna Home Delivery to be covered by the plan. • Exclusive specialty home delivery: Specialty medications must be filled through home delivery; otherwise you pay the entire cost of the prescription after 1 Retail fill. Some exceptions may apply. • Your pharmacy benefits share an out-of-pocket maximum with the medical/behavioral benefits. 	
<p>Drugs Covered</p>	
<p>Prescription Drug List: Your Cigna Performance 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:</p> <ul style="list-style-type: none"> • Coverage includes Self Administered injectable drugs, but excludes infertility drugs. • 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. • Prescription smoking cessation drugs are covered. 	
<p>Pharmacy Program Information</p>	
<p>Pharmacy Clinical Management and Prior Authorization</p> <ul style="list-style-type: none"> • Your plan includes access to the TheraCare® program which works with customers to help them better understand their condition, medications and their side effects in addition to why it's important to take their medications exactly as prescribed by a physician. • Prior authorization is required on specialty medications and quantity limits may apply. 	
<p>Pharmacy Cost Management Program Step Therapy: Your plan is subject to rules for certain classes of drugs that may require you to try Generic and/or Preferred Brand drugs before use of a Non-Preferred Brand will be approved.</p> <ul style="list-style-type: none"> • Please refer to the Prescription Drug Price Quote tool on myCigna.com or call Customer Service at the phone number listed on your ID card to determine whether any of your medications require Step Therapy. Medications requiring Step Therapy are identified on the prescription drug list with an "ST" suffix. 	

Pharmacy Program Information

Clinical Outcome Programs:

- Your plan includes Narcotic Therapy Management to identify unusual medication use patterns and offers physicians a comprehensive view of your overall treatment history.

Additional Information

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.

Out of Pocket Maximum

Once you reach the individual or family out-of-pocket maximum (non-covered benefits are excluded from this total) in any one calendar year, covered services will be payable at 100% for the remainder of the year.

- Medical copays apply towards the out-of-pocket maximums
- Medical deductibles apply towards the out-of-pocket maximums
- Per admission deductible applies towards the out-of-pocket maximum

Complete Care Management

Pre-authorization is required on all inpatient admissions and selected outpatient procedures, diagnostic testing, and outpatient surgery. Network providers are contractually obligated to perform pre-authorization on behalf of their clients.

General Notice of Preexisting Condition Exclusion

- Not applicable

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.**

Exclusions

What's Not Covered (This Is Not All Inclusive; check your plan documents for a complete list)

- Services that aren't medically necessary
- Experimental or investigational treatments, except for routine patient care costs related to qualified clinical trials as described in your plan document
- Accidental injury that occurs while working for pay or profit
- Sickness for which benefits are paid or payable under any Worker's Compensation or similar law
- Services provided by government health plans
- Cosmetic surgery, unless it corrects deformities resulting from illness, breast reconstruction surgery after a mastectomy, or congenital defects of a newborn or adopted child or child placed for adoption
- Dental treatments and implants
- Custodial care
- Surgical procedures for the improvement of vision that can be corrected through the use of glasses or contact lenses
- Vision therapy or orthoptic treatment
- Hearing aids
- Reversal of sterilization procedures
- Nonprescription drugs or anti-obesity drugs
- Gene manipulation therapy
- Smoking cessation programs
- Non-emergency services incurred outside the United States
- Bariatric surgery
- Infertility services
- Treatment of TMJ disorders and craniofacial muscle disorders

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 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: CO

DISCRIMINATION IS AGAINST THE LAW

Medical coverage

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)
Complaint forms are available at
<http://www.hhs.gov/ocr/office/file/index.html>.



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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）。

Vietnamese – XIN LỜI Ý: Quý vị được cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Dành cho khách hàng hiện tại của Cigna, vui lòng gọi số ở mặt sau thẻ Hội viên. Các trường hợp khác xin gọi số 1.800.244.6224 (TTY: Quay số 711).

Korean – 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 현재 Cigna 가입자님들께서는 ID 카드 뒷면에 있는 전화번호로 연락해주시십시오. 기타 다른 경우에는 1.800.244.6224 (TTY: 다이얼 711)번으로 전화해주시십시오.

Tagalog – PAUNAWA: Makakakuha ka ng mga serbisyo sa tulong sa wika nang libre. Para sa mga kasalukuyang customer ng Cigna, tawagan ang numero sa likuran ng iyong ID card. O kaya, tumawag sa 1.800.244.6224 (TTY: I-dial ang 711).

Russian – ВНИМАНИЕ: вам могут предоставить бесплатные услуги перевода. Если вы уже участвуете в плане Cigna, позвоните по номеру, указанному на обратной стороне вашей идентификационной карточки участника плана. Если вы не являетесь участником одного из наших планов, позвоните по номеру 1.800.244.6224 (TTY: 711).

Arabic – برجاء الانتباه خدمات الترجمة المجانية متاحة لكم. لعملاء Cigna الحاليين برجاء الاتصال بالرقم المدون علي ظهر بطاقتكم الشخصية. او اتصل ب 1.800.244.6224 (TTY: اتصل ب 711).

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

French – ATTENTION: Des services d'aide linguistique vous sont proposés gratuitement. Si vous êtes un client actuel de Cigna, veuillez appeler le numéro indiqué au verso de votre carte d'identité. Sinon, veuillez appeler le numéro 1.800.244.6224 (ATS : composez le numéro 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).

German – ACHTUNG: Die Leistungen der Sprachunterstützung stehen Ihnen kostenlos zur Verfügung. Wenn Sie gegenwärtiger Cigna-Kunde sind, rufen Sie bitte die Nummer auf der Rückseite Ihrer Krankenversicherungskarte an. Andernfalls rufen Sie 1.800.244.6224 an (TTY: Wählen Sie 711).

Persian (Farsi) – توجه: خدمات کمک زبانی، به صورت رایگان به شما ارائه می‌شود. برای مشتریان فعلی Cigna، لطفاً با شماره‌ای که در پشت کارت شناسایی شماست تماس بگیرید. در غیر اینصورت با شماره 1.800.244.6224 تماس بگیرید (شماره تلفن ویژه ناشنوايان: شماره 711 را شماره‌گیری کنید).