

# SUMMARY OF BENEFITS

Cigna Health and Life Insurance Co.

*This is a summary of benefits for your Cigna Choice Fund/Open Access Plus with HRA plan. All deductibles and plan out-of-pocket maximums cross-accumulate between in- and out-of-network unless otherwise noted. Plan maximums and service-specific maximums (dollar and occurrence) cross-accumulate between in- and out-of-network unless otherwise noted. Cigna Pharmacy plan deductibles, out-of-pocket maximums, copays and annual maximums do not integrate with the employer medical program.*

## Health Reimbursement Account (HRA) Retiree Plan

Your plan includes a health reimbursement account that you can use to pay for eligible out-of-pocket expenses.

Employer Contribution (Pro-rated monthly for new enrollees)	Retiree \$500	Family \$1,000
HRA Rollover Cap	Retiree \$3,000	Family \$6,000
Plan Deductible	Retiree \$1,500 in-network \$3,000 out-of-network	Family \$3,000 in-network \$6,000 out-of-network
In-Network Member Gap (Difference between In-Network Deductible and HRA Fund)	Retiree \$1,000	Family \$2,000
Out-of-Network Member Gap (Difference between out-of-Network Deductible and HRA Fund)	Retiree \$2,500	Family \$5,000

***BorgWarner Inc.***

***HRA with Open Access Plus Coinsurance***

***Pre-Medicare Retirees- HRASR/HRAFR***

***Effective 1/1/2023***

***Account # 3207248***

BENEFIT HIGHLIGHTS	IN-NETWORK	OUT-OF-NETWORK
<i>PPACA Status</i>		Exempt
<i>MH/SUD Parity Status</i>		Exempt
<i>Lifetime Maximum</i>		Unlimited
<i>Coordination of Benefits Administration</i>		Maintenance of Benefits
<i>Coinsurance Levels</i>	80%	60% of the Maximum Reimbursable Charge (Reasonable & Customary)
<i>Maximum Reimbursable Charge</i>	Not Applicable	200%



BENEFIT HIGHLIGHTS	IN-NETWORK	OUT-OF-NETWORK
<b>Deductible Accumulators</b>	Cross accumulation	
<p><b>Contract Year Deductible</b></p> <p><b>Collective Deductible:</b> The individual deductible applies if only the Retiree is enrolled. The family deductible applies if two or more individuals are enrolled. All family members contribute towards the family deductible. A single family member or combination of family members can meet the full family deductible amount.</p> <p>If only the Retiree is enrolled, claims are payable less any coinsurance amount after the individual deductible has been met. If two or more individuals are enrolled, claims are payable less any coinsurance amount once the family deductible has been met.</p> <p>This plan does not include a combined Medical/Rx deductible.</p>	<p>Individual: \$1,500</p> <p>Family: \$3,000</p> <p>Collective Deductible Applies</p>	<p>Individual: \$3,000</p> <p>Family: \$6,000</p> <p>Collective Deductible Applies</p>
<b>Out-of-Pocket Maximum Accumulators</b>	Cross accumulation	
<p><i>Includes Deductible</i></p> <p><i>Does not apply to</i></p>	<p>Yes</p> <p>Non-compliance penalties</p>	<p>Yes</p> <p>Non-compliance penalties or charges in excess of Maximum Reimbursable Charge</p>
<p><b>Out-of-Pocket Maximum</b></p> <p><b>Collective OOP:</b> The individual out-of-pocket maximum applies if only the Retiree is enrolled. The family out-of-pocket maximum applies if two or more individuals are enrolled. All family members contribute to towards the family OOP. A single family member or combination of family members can meet the full family out-of-pocket amount.</p> <p>If only the Retiree is enrolled, claims are payable at 100% once the individual out-of-pocket maximum has been met. If two or more individuals are enrolled, claims are payable at 100% once the family out-of-pocket maximum has been met.</p> <p>This plan does not include a combined Medical/Rx out-of-pocket maximum.</p>	<p>Individual: \$3,500</p> <p>Family: \$7,000</p> <p>Collective OOP Applies</p> <p>The out-of-pocket maximums are offset by the Employer's HRA contribution.</p>	<p>Individual: \$6,500</p> <p>Family: \$13,000</p> <p>Collective OOP Applies</p> <p>The out-of-pocket maximums are offset by the Employer's HRA contribution.</p>
<b>Automated Annual Reinstatement</b>	Not Applicable	



BENEFIT HIGHLIGHTS	IN-NETWORK	OUT-OF-NETWORK
<p><b>Physician's Services</b></p> <p><i>Primary Care Physician's Office visit</i></p> <p><i>Specialty Care Physician's Office Visit</i></p> <p><i>Office Visits</i></p> <p><i>Consultant and Referral Physician's Services</i></p> <p><b>Note:</b> OB-GYN providers will be considered either as a PCP or Specialist, depending on how the provider contracts with Cigna (i.e. as a PCP or as a Specialist).</p> <p><i>Surgery Performed In the Physician's Office</i></p> <p><i>Second Opinion Consultations (services will be provided on a voluntary basis)</i></p> <p><i>Cigna Telehealth Connection services</i></p> <p><b>Note:</b> Includes charges for 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).</p> <p><i>Allergy Testing/Treatment/Injections</i></p> <p><i>Allergy Serum (dispensed by the physician in the office)</i></p>	<p>80% after plan deductible</p> <p>80% after plan deductible</p> <p>80% after plan deductible</p> <p>80% after plan deductible</p> <p>80% after plan deductible</p> <p>80% after plan deductible</p> <p>No charge</p>	<p>60% after plan deductible</p> <p>60% after plan deductible</p> <p>60% after plan deductible</p> <p>60% after plan deductible</p> <p>Not Covered</p> <p>60% after plan deductible</p> <p>60% after plan deductible</p>
<p><b>Preventive Care</b></p> <p><i>Routine Preventive Care (Well-Baby, Well-Child and Adult Preventive Care)</i></p> <p><i>Preventive Care Maximum: \$Unlimited</i></p> <p><i>Including, but not limited to: Physician's office visit, immunizations, routine screenings, mammogram, pap smear and PSA.</i></p>	<p>100%, no deductible regardless of the place of service</p>	<p>60% after plan deductible</p>
<p><b>Inpatient Hospital - Facility Services</b></p> <p><i>Semi Private Room and Board</i></p> <p><i>Private Room</i></p> <p><i>Special Care Units (ICU/CCU)</i></p>	<p>80% after plan deductible</p> <p>Limited to semi-private room negotiated rate</p> <p>Limited to semi-private room negotiated rate</p> <p>Limited to negotiated rate</p>	<p>60% after plan deductible</p> <p>Limited to semi-private room rate</p> <p>Limited to semi-private room rate</p> <p>Limited ICU/CCU daily room rate</p>
<p><b>Outpatient Facility Services</b></p> <p><i>Operating Room, Recovery Room, Procedures Room, Treatment Room and Observation Room</i></p>	<p>80% after plan deductible</p>	<p>60% after plan deductible</p>
<p><b>Inpatient Hospital Physician's Visits/Consultations</b></p>	<p>80% after plan deductible</p>	<p>60% after plan deductible</p>
<p><b>Inpatient Hospital Professional Services</b></p> <p><i>Surgeon, Radiologist, Pathologist, Anesthesiologist</i></p>	<p>80% after plan deductible</p>	<p>60% after plan deductible</p>
<p><b>Multiple Surgical Reduction</b></p>	<p>Multiple surgeries performed during one operating session result in payment reduction of 50% of charges to the surgery of lesser charge. The most expensive procedure is paid as any other surgery.</p>	



BENEFIT HIGHLIGHTS	IN-NETWORK	OUT-OF-NETWORK
<b>Outpatient Professional Services</b> <i>Surgeon, Radiologist, Pathologist, Anesthesiologist</i>	80% after plan deductible	60% after plan deductible
<b>Emergency and Urgent Care Services</b> <i>Physician's Office</i>  <i>Hospital Emergency Room</i>  <i>Outpatient Professional services (radiology, pathology and ER physician)</i>  <i>Urgent Care Facility or Outpatient Facility</i>  <i>Ambulance</i>	80% after plan deductible; 80% after plan deductible if only x-ray and/or lab services performed and billed  80% after plan deductible  80% after plan deductible  80% after plan deductible  80% after plan deductible	Same as in-network  Same as in-network  Same as in-network  Same as in-network  Same as in-network
<b>Inpatient Services at Other Health Care Facilities</b> <i>Includes Skilled Nursing Facility, Rehabilitation Hospital and Sub-Acute Facilities</i>  60 days combined maximum per contract year	80% after plan deductible	60% after plan deductible
<b>Laboratory and Radiology Services (includes pre-admission testing)</b> <i>Physician's Office</i> <i>Outpatient Hospital Facility</i> <i>Emergency Room/Urgent Care Facility (billed by the facility as part of the ER/UC visit)</i>  <i>Independent X-ray and/or Lab Facility</i>  <i>Independent X-ray and/or Lab Facility in conjunction with an ER visit</i>	80% after plan deductible 80% after plan deductible 80% after plan deductible  80% after plan deductible 80% after plan deductible	60% after plan deductible 60% after plan deductible Same as in-network  60% after plan deductible Same as in-network



BENEFIT HIGHLIGHTS	IN-NETWORK	OUT-OF-NETWORK
<p><b>Advanced Radiological Imaging</b> (i.e. MRI's, MRAs CAT Scans, PET Scans, etc.)</p> <p><i>Inpatient Facility</i></p> <p><i>Outpatient Facility</i></p> <p><i>Emergency Room/Urgent Care Facility (billed by the facility as part of the ER visit)</i></p> <p><i>Physician's Office</i></p> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>Scans are subject to the applicable place of service coinsurance and plan deductible.</li> </ul>	<p>80% after plan deductible</p> <p>80% after plan deductible</p> <p>80% after plan deductible</p> <p>80% after plan deductible</p>	<p>60% after plan deductible</p> <p>60% after plan deductible</p> <p>Same as in-network</p> <p>60% after plan deductible</p>
<p><b>Outpatient Short-Term Rehabilitative Therapy and Cardiac Rehabilitation</b></p> <p>Maximum per contract year : Unlimited days</p> <p>Includes:</p> <ul style="list-style-type: none"> <li>Physical Therapy</li> <li>Speech Therapy</li> <li>Occupational Therapy</li> <li>Pulmonary Rehab</li> <li>Cognitive Therapy</li> <li>Cardiac Rehab</li> </ul>	<p>80% after plan deductible</p> <p><b>Note:</b> Therapy days, provided as part of an approved Home Health Care plan, accumulate to the Outpatient Short Term Rehab Therapy maximum. If multiple outpatient services are provided on the same day, they constitute one day, but separate copay will apply to the services provided by each Participating provider.</p>	<p>60% after plan deductible</p>
<p><b>Chiropractic Care Services</b> (includes Chiropractors)</p> <p>\$500 combined maximum per contract year</p>	<p>80% after plan deductible</p>	<p>60% after plan deductible</p>
<p><b>Home Health Care</b></p> <p>120 days maximum per contract year (includes outpatient private duty nursing when approved as medically necessary)</p> <p><b>Note:</b> The maximum number of hours per day is limited to 16 hours. Multiple visits can occur in one day; with a visit defined as a period of 2 hours or less (e.g. maximum of 8 visits per day).</p>	<p>80% after plan deductible</p>	<p>60% after plan deductible</p>
<p><b>Hospice</b></p> <p><i>Inpatient Services</i></p> <p><i>Outpatient Services</i></p>	<p>80% after plan deductible</p> <p>80% after plan deductible</p>	<p>60% after plan deductible</p> <p>60% after plan deductible</p>
<p><b>Bereavement Counseling</b></p> <p>Services provided as part of Hospice Care</p> <p><i>Inpatient</i></p> <p><i>Outpatient</i></p> <p>Services provided by Mental Health Professional</p>	<p>80% after plan deductible</p> <p>80% after plan deductible</p> <p>Covered under Mental Health benefit</p>	<p>60% after plan deductible</p> <p>60% after plan deductible</p> <p>Covered under Mental health benefit</p>
<p><b>Maternity Care Services</b></p>		



BENEFIT HIGHLIGHTS	IN-NETWORK	OUT-OF-NETWORK
<p><i>Initial Visit to Confirm Pregnancy</i></p> <p><b>Note:</b> OB-GYN providers will be considered either as a PCP or Specialist, depending on how the provider contracts with Cigna (i.e. as a PCP or as a Specialist).</p> <p><i>All Subsequent Prenatal Visits, Postnatal Visits, and Physician's Delivery Charges (i.e. global maternity fee)</i></p> <p><i>Office Visits in addition to the global maternity fee when performed by an OB or Specialist.</i></p> <p><i>Delivery – Facility (Inpatient Hospital, Birthing Center)</i></p>	<p>80% after plan deductible; 80% after plan deductible if only x-ray and/or lab services performed and billed.</p> <p>80% after plan deductible</p> <p>80% after plan deductible; 80% after plan deductible if only x-ray and/or lab services performed and billed.</p> <p>80% after plan deductible</p>	<p>60% after plan deductible</p> <p>60% after plan deductible</p> <p>60% after plan deductible</p> <p>60% after plan deductible</p>
<p><b>Abortion</b></p> <p><i>Includes non-elective procedures-only</i></p> <p><i>Inpatient Facility</i></p> <p><i>Outpatient Surgical Facility</i></p> <p><i>Physician's Office</i></p> <p><i>Professional Services</i></p>	<p>80% after plan deductible</p> <p>80% after plan deductible</p> <p>80% after plan deductible</p> <p>80% after plan deductible</p>	<p>60% after plan deductible</p> <p>60% after plan deductible</p> <p>60% after plan deductible</p> <p>60% after plan deductible</p>
<p><b>Family Planning Services</b></p> <p><i>Office Visits, Test and Counseling</i></p> <p><b>Note:</b> The standard benefit will include coverage for contraceptive devices (e.g. Depo-Provera and Intrauterine Devices (IUDs). Diaphragms will also be covered when services are provided in the physician's office.</p> <p><i>Surgical Sterilization Procedure for Vasectomy/Tubal Ligation (excludes reversals)</i></p> <p><i>Inpatient Facility</i></p> <p><i>Outpatient Facility</i></p> <p><i>Physician's Services</i></p> <p><i>Physician's Office</i></p>	<p>80% after plan deductible; 80% after plan deductible if only x-ray and/or lab services performed and billed.</p> <p>80% after plan deductible</p> <p>80% after plan deductible</p> <p>80% after plan deductible</p> <p>80% after plan deductible; 80% after plan deductible if only x-ray and/or lab services performed and billed.</p>	<p>60% after plan deductible</p> <p>60% after plan deductible</p> <p>60% after plan deductible</p> <p>60% after plan deductible</p> <p>60% after plan deductible</p>



BENEFIT HIGHLIGHTS	IN-NETWORK	OUT-OF-NETWORK
<p><b>Infertility Treatment (Option 1)</b></p> <p>Coverage will be provided for the following services:</p> <ul style="list-style-type: none"> <li>• Testing and treatment services performed in connection with an underlying medical condition.</li> <li>• Testing performed specifically to determine the cause of infertility.</li> <li>• Treatment and/or procedures performed specifically to restore fertility (e.g. procedures to correct an infertility condition).</li> </ul> <p>Services not covered include: In-vitro, Artificial Insemination, GIFT, ZIFT, etc.</p> <p>Office Visit (Lab and Radiology Test, Counseling)</p> <p>Inpatient Facility</p> <p>Outpatient Facility</p> <p>Physician's Services</p>	<p>80% after plan deductible; 80% after plan deductible if only x-ray and/or lab services performed and billed</p> <p>80% after plan deductible</p> <p>80% after plan deductible</p> <p>80% after plan deductible</p>	<p>60% after plan deductible</p> <p>60% after plan deductible</p> <p>60% after plan deductible</p> <p>60% after plan deductible</p>
<p><b>Organ Transplant</b></p> <p>Includes all medically appropriate, non-experimental transplants</p> <p>Organ Transplant Lifetime Maximum (combined)</p> <p>Office Visit</p> <p>Inpatient Facility</p> <p>Physician's Services</p> <p>Travel Services Maximum- only available for Lifesource facilities</p>	<p>\$1,000,000</p> <p>80% after plan deductible</p> <p>100% after plan deductible at Lifesource center , otherwise 80% after plan deductible</p> <p>100% after plan deductible at Lifesource center; otherwise 80% after plan deductible</p> <p>\$10,000 per transplant/per lifetime</p>	<p>\$1,000,000</p> <p>60% after plan deductible</p> <p>60% after plan deductible</p> <p>60% after plan deductible</p> <p>Not applicable</p>
<p><b>Durable Medical Equipment</b></p> <p>Unlimited maximum per contract year</p>	<p>80% after plan deductible</p>	<p>60% after plan deductible</p>
<p><b>External Prosthetic Appliances</b></p> <p>Unlimited maximum per contract year</p>	<p>80% after plan deductible</p>	<p>60% after plan deductible</p>
<p><b>Podiatry</b></p> <p>Non-routine Foot Disorders (when medically necessary)</p> <p>May include bursitis, heel spur, sprain/strain of the foot, bunion, hammer toe, plantar fasciitis, neuroma, ingrown toenail, infections , warts (including plantar warts)</p>	<p>80% after plan deductible</p>	<p>60% after plan deductible</p>



BENEFIT HIGHLIGHTS	IN-NETWORK	OUT-OF-NETWORK
<b><i>Routine Foot Disorders</i></b>	Not covered except for services associated with foot care for diabetes and peripheral vascular disease when medically necessary.	Not covered except for services associated with foot care for diabetes and peripheral vascular disease when medically necessary.
<b><i>Dental Care</i></b>  <i>Limited to charges made for a continuous course of dental treatment started within six months of an injury to sound, natural teeth.</i>  <i>Physician's Office</i>  <i>Inpatient Facility</i>  <i>Outpatient Surgical Facility</i>  <i>Physician's Services</i>	  80% after plan deductible; 80% after plan deductible if only x-ray and/or lab services performed and billed  80% after plan deductible  80% after plan deductible  80% after plan deductible	  60% after plan deductible  60% after plan deductible  60% after plan deductible  60% after plan deductible
<b><i>TMJ - Surgical</i></b>  <i>Provided on a limited, case by case basis. Always exclude appliances and orthodontic treatment. Subject to medical necessity.</i>  <i>Physician's Office</i>  <i>Inpatient Facility</i>  <i>Outpatient Surgical Facility</i>  <i>Physician's Services</i>	  80% after plan deductible; 80% after plan deductible if only x-ray and/or lab services performed and billed  80% after plan deductible  80% after plan deductible  80% after plan deductible	  60% after plan deductible  60% after plan deductible  60% after plan deductible  60% after plan deductible
<b><i>Oral Surgery for removal of impacted teeth</i></b>	Covered under the Dental plan	Covered under the Dental plan





BENEFIT HIGHLIGHTS	IN-NETWORK	OUT-OF-NETWORK
<p><b>Pharmacy – Cost Share and Supply</b></p> <ul style="list-style-type: none"> <li>• Retail – up to 90-day supply (except Specialty up to 30-day supply)</li> <li>• Home Delivery – up to 90-day supply (except Specialty up to 30-day supply)</li> </ul>	<p><b>Retail (30-day supply up to 100 tablets/capsules)</b>  Generic: You pay \$10  Preferred Brand: You pay 30% subject to a minimum of \$30 and a maximum of \$60  Non-Preferred Brand: You pay 50% subject to a minimum of \$50 and a maximum of \$150</p> <p><b>Retail &amp; Home Delivery (90-day supply)</b>  Generic: You pay \$20  Preferred Brand: You pay 30% subject to a minimum of \$60 and a maximum of \$120  Non-Preferred Brand: You pay 50% subject to a minimum of \$100 and a maximum of \$300</p>	<p>In-network coverage only</p>
<ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.</li> <li>• This plan will not cover out-of-network pharmacy benefits.</li> <li>• 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 while being administered.</li> <li>• If a generic is available, patient pays the brand cost share plus the cost difference between the brand and generic drugs up to the cost of the brand drug.</li> <li>• 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.</li> <li>• 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.</li> </ul>		
<b>Pharmacy Deductible</b>	None	None
<b>Pharmacy Out of Pocket Maximum</b>	None	None
<b>Pharmacy Annual Maximum</b>	None	None
<p><b>Prescription Drug List:</b>  Your Cigna Standard 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.</p>		
<b>Buy-Up Options</b>		
Injectables Self-Administered Optional	Included Included	In-Network coverage only In-Network coverage only
Oral Contraceptives/Devices	Included	In-Network coverage only
Oral fertility	Excluded, unless medically necessary to maintain pregnancy only	In-Network coverage only



BENEFIT HIGHLIGHTS	IN-NETWORK	OUT-OF-NETWORK
Prescription Diet Drugs	Included	In-Network coverage only
Prescription Smoking Cessation	Included through mail order only for one 90 day supply per contract year	In-Network coverage only
Prescription Diabetes Medications  Insulin  Diabetic Supplies ie: all syringes (including non-insulin syringes), needles, insulin injectable devices, swabs, blood monitors (eg: glucometers) and kits, urine test strips, lancets and lancet devices.	Preferred or Non-preferred Brand copay/coinsurance, based on the formulary  No charge if purchased with Insulin; otherwise, the generic copay applies.	In-Network coverage only
Prescription Vitamins	Included	In-Network coverage only
Lifestyle Drugs	Included – injectable only	In-Network coverage only
<i>Additional Comments</i>	Exclude Flumist	In-Network coverage only
<b>Pharmacy Program Information</b>		
<b>Pharmacy Clinical Management and Prior Authorization</b>		
<ul style="list-style-type: none"> <li>• Prior authorization is required on specialty medications and quantity limits may apply.</li> <li>• 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.</li> </ul>		
<b>Pharmacy Cost Management Program</b>		
<b>Step Therapy:</b> <i>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.</i>		
<ul style="list-style-type: none"> <li>• 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.</li> </ul>		
<i>High Blood Pressure (ACEI/ARB)</i>	<ul style="list-style-type: none"> <li>• Generic First One Step – Step 1 (Generic) medication(s) must be used prior to using a Step 2 (Preferred Brand) or Step 3 (Non-Preferred Brand) medication.</li> <li>• Your plan will not provide an initial grace period for any drugs impacted by Step Therapy.</li> <li>• Only your first use of a Non-Preferred Brand drug will be covered. You will receive a notice advising you about your next refill.</li> </ul>	
<i>Cholesterol Lowering (STATIN)</i>	<ul style="list-style-type: none"> <li>• Generic First One Step – Step 1 (Generic) medication(s) must be used prior to using a Step 2 (Preferred Brand) or Step 3 (Non-Preferred Brand) medication.</li> <li>• Your plan will not provide an initial grace period for any drugs impacted by Step Therapy.</li> <li>• Only your first use of a Non-Preferred Brand drug will be covered. You will receive a notice advising you about your next refill.</li> </ul>	
<i>Heartburn/Ulcer (PPI)</i>	<ul style="list-style-type: none"> <li>• Generic First One Step – Step 1 (Generic) medication(s) must be used prior to using a Step 2 (Preferred Brand) or Step 3 (Non-Preferred Brand) medication.</li> <li>• Your plan will not provide an initial grace period for any drugs impacted by Step Therapy.</li> <li>• Only your first use of a Non-Preferred Brand drug will be covered. You will receive a notice advising you about your next refill.</li> </ul>	



BENEFIT HIGHLIGHTS	IN-NETWORK	OUT-OF-NETWORK
<b>Clinical Outcomes Programs:</b> Complex Psych Case Management Narcotic Therapy Management	Included Included	
<b>Mental Health and Substance Use Disorder</b>		
<b>Mental Health</b>		
<i>Inpatient</i>  <i>Outpatient</i> Physician's Office Outpatient – All Other Services	80% after plan deductible  80% after plan deductible 80% after plan deductible	60% after plan deductible  60% after plan deductible 60% after plan deductible
<b>Substance Use Disorder</b>		
<i>Inpatient</i>  <i>Outpatient</i> Physician's Office Outpatient – All Other Services	80% after plan deductible  80% after plan deductible 80% after plan deductible	60% after plan deductible  60% after plan deductible 60% after plan deductible
Notes: <ul style="list-style-type: none"> <li>• Unlimited maximum per Contract Year</li> <li>• Services are paid at 100% after you reach your out-of-pocket maximum.</li> <li>• Inpatient includes Acute Inpatient and Residential Treatment.</li> <li>• Outpatient - Physician's Office - includes Individual, family and group therapy, psychotherapy, medication management, etc.</li> <li>• Outpatient - All Other Services - includes Partial Hospitalization, Intensive Outpatient Services, Applied Behavior Analysis (ABA Therapy) and Behavioral Telehealth Consultation, etc.</li> <li>• Detox is covered under medical.</li> </ul>		
<b>Mental Health/Substance Use Disorder Utilization Review, Case Management and Programs</b>		
Inpatient and Outpatient Management <ul style="list-style-type: none"> <li>• Inpatient utilization review and case management</li> <li>• Outpatient utilization review and case management</li> <li>• Partial Hospitalization</li> <li>• Intensive outpatient programs</li> </ul>		
<b>Additional Information</b>		
<b>Case Management</b>	Coordinated by Cigna HealthCare. This is a service designated to provide assistance to a patient who is at risk of developing medical complexities or for whom a health incident has precipitated a need for rehabilitation or additional health care support. The program strives to attain a balance between quality and cost-effective care while maximizing the patient's quality of life.	
<b>Health Advisor - A</b>		
Support for healthy and at-risk individuals to help them stay healthy <ul style="list-style-type: none"> <li>• Health Assessments</li> <li>• Health and Wellness Coaching</li> <li>• Gaps in Care Coaching</li> <li>• Treatment Decision Support</li> <li>• Educate and Refer</li> </ul>		



BENEFIT HIGHLIGHTS	IN-NETWORK	OUT-OF-NETWORK
<p><b><i>Lifestyle Management Programs - Included</i></b></p> <ul style="list-style-type: none"> <li>• Weight Management</li> <li>• Tobacco Cessation</li> <li>• Stress Management</li> </ul>		
<p><b><i>Maximum Reimbursable Charge</i></b></p> <p>The allowable covered expense for non-network services is based on the lesser of the health care professional's normal charge for a similar service or a percentage of a fee schedule (200%) developed by Cigna that is based on a methodology similar to one used by Medicare to determine the allowable fee for the same or similar service in a geographic area. In some cases, the Medicare based fee schedule will not be used and the maximum reimbursable charge for covered services is based on the lesser of the health care professional's normal charge for a similar service or a percentile (80th) of charges made by health care professionals of such service or supply in the geographic area where it is received. If sufficient charge data is unavailable in the database for that geographic area to determine the Maximum Reimbursable Charge, then data in the database for similar services may be used. Out-of-network services are subject to a Contract Year deductible and maximum reimbursable charge limitations.</p>		
<p><b><i>Medicare Coordination</i></b></p> <p>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:</p> <p>(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);</p> <p>(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.</p> <p>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 <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.</b></p> <p><b><i>Multiple Surgical Reduction</i></b></p> <p>Multiple surgeries performed during one operating session result in payment reduction of 50% to the surgery of lesser charge. The most expensive procedure is paid as any other surgery.</p>		
<p><b>Premium Personal Health Team</b></p> <p>The Premium Personal Health Team is a designated and integrated service delivery approach using a one health advocate model. Core functions include:</p> <ul style="list-style-type: none"> <li>• Case Management - Short term and complex</li> <li>• Inpatient Advocacy</li> <li>• Pre Admission Outreach</li> <li>• Post Discharge Outreach</li> <li>• 24 hour Health Information Line Outreach</li> </ul>	<p>Care Facility – Eden Prairie</p>	
<p><b>Pre-Certification - Continued Stay Review - Preferred Care Management Inpatient</b> - required for all inpatient admissions</p> <p>In-Network: Coordinated by your physician</p> <p>Out-of-Network: Customer is responsible for contacting Cigna Healthcare. Subject to penalty/reduction or denial for non-compliance.</p> <ul style="list-style-type: none"> <li>• 50% penalty applied to hospital inpatient charges for failure to contact Cigna Healthcare to precertify admission.</li> <li>• Benefits are denied for any admission reviewed by Cigna Healthcare and not certified.</li> <li>• Benefits are denied for any additional days not certified by Cigna Healthcare.</li> </ul>		
<p><b>Pre-Certification - Preferred Care Management Outpatient Prior Authorization</b> - required for selected outpatient procedures and diagnostic testing</p> <p>In-Network: Coordinated by your physician</p> <p>Out-of-Network: Customer is responsible for contacting Cigna Healthcare. Subject to penalty/reduction or denial for non-compliance.</p> <ul style="list-style-type: none"> <li>• 50% penalty applied to outpatient procedures/diagnostic testing charges for failure to contact Cigna Healthcare and to precertify admission.</li> <li>• Benefits are denied for any outpatient procedures/diagnostic testing reviewed by Cigna Healthcare and not certified.</li> </ul>		



BENEFIT HIGHLIGHTS	IN-NETWORK	OUT-OF-NETWORK
<p><b>Your Health First - 200</b> Individuals with one or more of the chronic conditions, identified on the right, may be eligible to receive the following type of support:</p> <ul style="list-style-type: none"> <li>• Condition Management</li> <li>• Medication adherence</li> <li>• Risk factor management</li> <li>• Lifestyle issues</li> <li>• Health &amp; Wellness issues</li> <li>• Pre/post-admission</li> <li>• Treatment decision support</li> <li>• Gaps in care</li> </ul>	<p>Holistic health support for the following chronic health conditions:</p> <ul style="list-style-type: none"> <li>• Heart Disease</li> <li>• Coronary Artery Disease</li> <li>• Angina</li> <li>• Congestive Heart Failure</li> <li>• Acute Myocardial Infarction</li> <li>• Peripheral Arterial Disease</li> <li>• Asthma</li> <li>• Chronic Obstructive Pulmonary Disease (Emphysema and Chronic Bronchitis)</li> <li>• Diabetes Type 1</li> <li>• Diabetes Type 2</li> <li>• Metabolic Syndrome/Weight Complications</li> <li>• Osteoarthritis</li> <li>• Low Back Pain</li> <li>• Anxiety</li> <li>• Bipolar Disorder</li> <li>• Depression</li> </ul>	
<p><b>Pre-existing Condition Limitation (PCL)</b></p>	<p>Applies to any injury or sickness for which a person receives treatment, incurs expenses or receives a diagnosis from a physician during the 90 days before the earlier of the date a person begins an eligibility waiting period or becomes insured for these benefits. Coverage for the pre-existing condition is excluded until one year of being continuously insured and/or is satisfying a waiting period.</p> <p>Usually the PCL is waived for the initial group, but if not, the insured will receive credit for any portion of the PCL waiting period that was satisfied under the previous plan if they are enrolled in the subsequent plan within 63 days (or the applicable timeframe required per state law).</p>	
<p><b>Choice Fund Incentive Points</b></p>		<p>Not Applicable</p>



## **Medical Benefit Exclusions (by way of example but not limited to):**

Your plan provides coverage for medically necessary services. Your plan does not provide coverage for the following except as required by law:

1. Care for health conditions that are required by state or local law to be treated in a public facility.
2. Care required by state or federal law to be supplied by a public school system or school district.
3. Care for military service disabilities treatable through governmental services if you are legally entitled to such treatment and facilities are reasonably available.
4. Treatment of an illness or injury which is due to war, declared or undeclared.
5. Charges for which you are not obligated to pay or for which you are not billed or would not have been billed except that you were covered under this Agreement.
6. Assistance in the activities of daily living, including but not limited to eating, bathing, dressing or other Custodial Services or self-care activities, homemaker services and services primarily for rest, domiciliary or convalescent care.
7. Any services and supplies for or in connection with experimental, investigational or unproven services. Experimental, investigational and unproven services are medical, surgical, diagnostic, psychiatric, substance abuse or other health care technologies, supplies, treatments, procedures, drug therapies or devices that are determined by the Healthplan Medical Director to be: Not demonstrated, through existing peer-reviewed, evidence-based scientific literature to be safe and effective for treating or diagnosing the condition or illness for which its use is proposed; or Not approved by the U.S. Food and Drug Administration (FDA) or other appropriate regulatory agency to be lawfully marketed for the proposed use; or The subject of review or approval by an Institutional Review Board for the proposed use.
8. Cosmetic Surgery and Therapies. Cosmetic surgery or therapy is defined as surgery or therapy performed to improve or alter appearance or self-esteem or to treat psychological symptomatology or psychosocial complaints related to one's appearance.
9. The following services are excluded from coverage regardless of clinical indications: Macromastia or Gynecomastia Surgeries; Abdominoplasty; Panniculectomy; Rhinoplasty; Blepharoplasty; Redundant skin surgery; Removal of skin tags; Acupressure; Craniosacral/cranial therapy; Dance therapy, movement therapy; Applied kinesiology; Rolfing; Prolotherapy; and Extracorporeal shock wave lithotripsy (ESWL) for musculoskeletal and orthopedic conditions.
10. Non-surgical treatment of TMJ disorder.
11. Dental treatment of the teeth, gums or structures directly supporting the teeth, including dental x-rays, examinations, repairs, orthodontics, periodontics, surgery of impacted teeth, casts, splints and services for dental malocclusion, for any condition. However, charges made for services or supplies provided for or in connection with an accidental injury to sound natural teeth are covered provided a continuous course of dental treatment is started within 6 months of the accident. Sound natural teeth are defined as natural teeth that are free of active clinical decay, have at least 60% bony support and are functional in the arch.
12. Medical and surgical services, initial and repeat, intended for the treatment or control of obesity, including clinically severe (morbid) obesity, including: medical and surgical services to alter appearances or physical changes that are the result of any surgery performed for the management of obesity or clinically severe (morbid) obesity; and weight loss programs or treatments, whether prescribed or recommended by a physician or under medical supervision.
13. Unless otherwise covered as a basic benefit, reports, evaluations, physical examinations, or hospitalization not required for health reasons, including but not limited to employment, insurance or government licenses, and court ordered, forensic, or custodial evaluations.
14. Court ordered treatment or hospitalization, unless such treatment is being sought by a Participating Physician or otherwise covered.
15. Injectable infertility drugs, surgical or medical treatment programs for infertility, including in vitro fertilization, Artificial Insemination, gamete intrafallopian transfer (GIFT), zygote intrafallopian transfer (ZIFT), variations of these procedures, and any costs associated with the collection, washing, preparation or storage of sperm for artificial insemination (including donor fees). Cryopreservation of donor sperm and eggs are also excluded from coverage.
16. Reversal of male and female voluntary sterilization procedures.
17. Transsexual surgery, including medical or psychological counseling and hormonal therapy in preparation for, or subsequent to, any such surgery.
18. Any services or supplies, for the treatment of male or female sexual dysfunction such as, but not limited to, treatment of erectile dysfunction (including penile implants), anorgasmia, and premature ejaculation.
19. Medical and hospital care and costs for the infant child of a Dependent, unless this infant child is otherwise eligible under the Agreement.
20. Non-medical counseling or ancillary services, including, but not limited to Custodial Services, education, training, vocational rehabilitation, behavioral training, biofeedback, neurofeedback, sleep therapy, employment counseling, back school, return-to-work services, work hardening programs, driving safety, and services, training, educational therapy or other non-medical ancillary services for learning disabilities, developmental delays, autism or mental retardation.
21. Therapy or treatment intended primarily to improve or maintain general physical condition or for the purpose of enhancing job, school, athletic or recreational performance, including, but not limited to routine, long-term or maintenance care which is provided after the resolution of the acute medical problem and when significant therapeutic improvement is not expected.
22. Consumable medical supplies other than ostomy supplies and urinary catheters. Excluded supplies include, but are not limited to bandages and other disposable medical supplies, skin preparations and test strips, except as otherwise covered.
23. Private hospital rooms and/or private duty nursing except as otherwise covered.



24. Personal or comfort items such as personal care kits provided on admission to a hospital, television, telephone, newborn infant photographs, complimentary meals, birth announcements, and other articles which are not for the specific treatment of illness or injury.
25. Artificial aids, including but not limited to corrective orthopedic shoes, arch supports, elastic stockings, garter belts, corsets, dentures and wigs.
26. Hearing aids, including, but not limited to semi-implantable hearing devices, audiant bone conductors and Bone Anchored Hearing Aids (BAHAs). A hearing aid is any device that amplifies sound.
27. Aids or devices that assist with non-verbal communications, including, but not limited to communication boards, pre-recorded speech devices, laptop computers, desktop computers, Personal Digital Assistants (PDAs), Braille typewriters, visual alert systems for the deaf and memory books.
28. Eyeglass lenses and frames and contact lenses (except for the first pair of contact lenses for treatment of keratoconus or postcataract surgery).
29. Routine refraction, eye exercises and surgical treatment for the correction of a refractive error, including radial keratotomy.
30. Treatment by acupuncture.
31. All non-injectable prescription drugs, injectable prescription drugs that do not require physician supervision and are typically considered self-administered drugs, non-prescription drugs, and investigational and experimental drugs, except as otherwise covered.
32. Routine foot care, including the paring and removing of corns and calluses or trimming of nails. However, services associated with foot care for diabetes and peripheral vascular disease are covered when Medically Necessary.
33. Membership costs or fees associated with health clubs, weight loss programs and smoking cessation programs.
34. Genetic screening or pre-implantation genetic screening. General population-based genetic screening is a testing method performed in the absence of any symptoms or any significant, proven risk factors for genetically-linked inheritable disease.
35. Dental implants for any condition.
36. Fees associated with the collection or donation of blood or blood products, except for autologous donation in anticipation of scheduled services where in the Healthplan Medical Director's opinion the likelihood of excess blood loss is such that transfusion is an expected adjunct to surgery.
37. Blood administration for the purpose of general improvement in physical condition.
38. Cost of biologicals that are immunizations or medications for the purpose of travel, or to protect against occupational hazards and risks.
39. Cosmetics, dietary supplements and health and beauty aids.
40. All nutritional supplements and formulae are excluded, except for infant formula needed for the treatment of inborn errors of metabolism.
41. Services for or in connection with an injury or illness arising out of, or in the course of, any employment for wage or profit.
42. Charges for the delivery of medical and health-related services via telecommunications technologies, including telephone and internet, unless provided as specifically described under the benefit section.
43. Massage Therapy

**These are only the highlights**

This summary outlines the highlights of your plan. For a complete list of both covered and not covered services, see your employer's summary plan description -- the official plan document. If there are any differences between this summary and the plan document, the information in the plan documents takes precedence.

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