Network POS Open Access: UT Battelle, LLC

Coverage Period: 01/01/2013 12/31/2013

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage for: Individual/Individual + Family | Plan Type: NET

This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.myCigna.com or by calling 1-800 Cigna24

Important Questions	Answers	Why this Matters:
What is the overall deductible?	For in network providers **$300** person / **$600** family For out of network providers **$500** person / **$1,000** family Does not apply to in network preventive care, in network office visits and prescription drugs copays. Co payments don't count toward the **deductible**.	You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the **deductible** starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the **deductible**.
Are there other deductibles for specific services?	Yes, **$300** for out of network outpatient hospital visit and **$500** per admission for out of network hospital stay and **$150** for retail prescription drug coverage. There are no other specific **deductibles**.	You must pay all of the costs for these services up to the specific **deductible** amount before this plan begins to pay for these services.
Is there an out of pocket limit on my expenses?	Yes. For in network providers **$1,500** person / **$3,000** family / For out of network providers **$4,500** person / **$9,000** family	The **out of pocket limit** is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out of pocket limit?	Premium, balance billed charges, plan deductibles, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the **out of pocket limit**.
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for *specific* covered services, such as office visits.
Does this plan use a network of providers?	Yes. For a list of participating providers, see www.myCigna.com or call 1 800 Cigna24	If you use an in network doctor or other health care **provider**, this plan will pay some or all of the costs of covered services. Be aware, your in network doctor or hospital may use an out of network **provider** for some services. Plans use the term in network, **preferred**, or participating for **providers** in their **network**. See the chart starting on page 2 for how this plan pays different kinds of **providers**.
Do I need a referral to see a specialist?	No. You don't need a referral to see a specialist.	You can see the **specialist** you choose without permission from this plan.

Questions: Call 1-800-Cigna24 or visit us at www.myCigna.com.
If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at www.cciio.cms.gov or call 1-800-Cigna24 to request a copy.

Important Questions	Answers	Why this Matters:
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about **excluded services**.

- **Co-payments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- **Co-insurance** is your share of the costs of a covered service, calculated as a percent of the **allowed amount** of the service. For example, if the health plan's **allowed amount** for an overnight hospital stay is $1,000, your **co-insurance** payment of 20% would be $200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charge is $1,500 for an overnight stay and the **allowed amount** is $1,000, you may have to pay the $500 difference. (This is called **balance billing**.)
- This plan may encourage you to use **in-network providers** by charging you lower **deductibles**, **co-payments** and **co-insurance** amounts.

Common Medical Event	Services You May Need	Your Cost if you use an		Limitations & Exceptions
		In-Network Provider	Out-of-Network Provider	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$15 co-pay/visit	40% co-insurance	----------none----------
	Specialist visit	$30 co-pay/visit	40% co-insurance	----------none----------
	Other practitioner office visit	$30 co-pay/visit for chiropractor	Not Covered	Coverage for Chiropractic services is limited to 25 days annual max.
	Preventive care/screening/immunization	No charge	40% co-insurance for Mammograms, PAPS, PSAS; otherwise Not Covered	----------none----------
If you have a test	Diagnostic test (x-ray, blood work)	No charge	40% co-insurance	----------none----------
	Imaging (CT/PET scans, MRIs)	No charge	40% co-insurance	----------none----------

Common Medical Event	Services You May Need	Your Cost if you use an		Limitations & Exceptions
		In Network Provider	Out of Network Provider	
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.express-scripts.com	Generic drugs	$150 pharmacy deductible per individual, then 20% co insurance but not less than $10 co pay (retail); $15 co pay per prescription (home delivery)	Retail: 50% after $150 pharmacy deductible; Home Delivery is not covered	Covers up to 30 day supply (retail prescription); 90 days supply (mail-order prescription) Your plan uses a preferred drug list which identifies the status of covered drugs. Some drugs may require preauthorization. If the necessary preauthorization is not obtained, the drug may not be covered. Certain items identified by your plan as preventive care are covered in full and not subject to the copay amounts indicated.
	Brand drugs	$150 pharmacy deductible per individual, then 30% co insurance but not less than $10 co pay (retail); $35 co pay per prescription (home delivery)	Retail: 50% after $150 pharmacy deductible; Home Delivery is not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	$150 co pay/visit, plus 10% co insurance	$300 deductible/visit, plus 40% co insurance	Per visit co pay/deductible is waived for non surgical procedures
	Physician/surgeon fees	10% co insurance	40% co insurance	none
If you need immediate medical attention	Emergency room services	$100 co pay/visit	$100 co pay/visit	Per visit co pay is waived if admitted
	Emergency medical transportation	No charge	No charge	none
	Urgent care	$50 co pay/visit	$50 co pay/visit	Per visit co pay is waived if admitted
If you have a hospital stay	Facility fee (e.g., hospital room)	$250 co pay/admission, plus 10% co insurance	$500 deductible/admission, plus 40% co insurance	none
	Physician/surgeon fees	No charge	40% co insurance	none

Common Medical Event	Services You May Need	Your Cost if you use an		Limitations & Exceptions
		In-Network Provider	Out-of-Network Provider	
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	$30 co-pay/visit	40% co-insurance	----------none----------
	Mental/Behavioral health inpatient services	$250 co-pay/admission, plus 10% co-insurance	$500 deductible/admission, plus 40% co-insurance	----------none----------
	Substance use disorder outpatient services	$30 co-pay/visit	40% co-insurance	----------none----------
	Substance use disorder inpatient services	$250 co-pay/admission, plus 10% co-insurance	$500 deductible/admission, plus 40% co-insurance	----------none----------
If you are pregnant	Prenatal and postnatal care	10% co-insurance	40% co-insurance	----------none----------
	Delivery and all inpatient services	$250 co-pay/admission, plus 10% co-insurance	$500 deductible/admission, plus 40% co-insurance	----------none----------
If you need help recovering or have other special health needs	Home health care	No charge	40% co-insurance	Out-of Network Coverage is limited to 40 days annual max, reduced by any In-Network days
	Rehabilitation services	No charge	40% co-insurance	Coverage for Rehabilitation, including Cardiac Rehabilitation, services is limited to 180 days annual max.
	Habilitation services	Not Covered	Not Covered	----------none----------
	Skilled nursing care	10% co-insurance	40% co-insurance	Coverage is limited to 60 days annual max
	Durable medical equipment	No charge	40% co-insurance	----------none----------
	Hospice services	$250 co-pay/admission, plus 10% co-insurance/inpatient services and No charge/outpatient services	$500 deductible/admission, plus 40% co-insurance/inpatient services and 40% co-insurance/outpatient services	----------none----------

Common Medical Event	Services You May Need	Your Cost if you use an		Limitations & Exceptions
		In-Network Provider	Out-of-Network Provider	
If your child needs dental or eye care	Eye Exam	Not Covered	Not Covered	----------none----------
	Glasses	Not Covered	Not Covered	----------none----------
	Dental check-up	Not Covered	Not Covered	----------none----------

Excluded Services & Other Covered Services

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)		
• Bariatric surgery • Cosmetic surgery • Dental care (Adult) • Dental care (Children) • Eye care (Children) • Habilitation services	• Long-term care • Non-emergency care when traveling outside the U.S. • Private-duty nursing • Routine eye care (Adult) • Routine foot care	• Weight loss programs

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)		
• Acupuncture • Chiropractic care • Hearing aids • Infertility treatment		

The Wellness Program at the Oak Ridge National Laboratory provides various benefits, including services provided by the Health Services Division. Salaried participants may receive a reduction in medical plan premiums for participation in wellness plan activities.

Your Rights to Continue Coverage

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-800-Cigna24. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact Cigna Customer service at 1-800-Cigna24. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform . Additionally, a consumer assistance program can help you file your appeal. Contact the program for this plan's situs state: Tennessee Department of Commerce and Insurance at 800-342-4029. However, for information regarding your own state's consumer assistance program refer to www.healthcare.gov.

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

Coverage Examples

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.

This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Note: These numbers assume enrollment in individual-only coverage.

Having a baby
(normal delivery)

- **Amount owed to providers:** $7,540
- **Plan pays:** $7,450
- **Patient pays:** $90

Sample care costs:

Prescriptions	$200
Laboratory tests	$500
Routine Obstetric Care	$2,100
Radiology	$200
Vaccines, other preventive	$40
Anesthesia	$900
Hospital charges (baby)	$900
Hospital charges (mother)	$2,700
Total	**$7,540**

Patient pays:

Deductible	$0
Co-pays	$60
Co-insurance	$
Limits or exclusions	$30
Total	**$90**

Managing type 2 diabetes
(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** $5,400
- **Plan pays:** $4,410
- **Patient pays:** $990

Sample care costs:

Prescriptions	$2,900
Medical equipment and supplies	$1,300
Office visits & procedures	$700
Laboratory tests	$100
Education	$300
Vaccines, other preventive	$100
Total	**$5,400**

Patient pays:

Deductible	$0
Co-pays	$670
Co-insurance	
Limits or exclusions	$320
Total	**$990**

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or pre existing condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **co-payments**, and **co-insurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✘ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✘ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium** , the more you'll pay in out-of-pocket costs, such as **co-payments**, **deductibles**, and **co-insurance**. You also should consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

Plan ID: 7562
Plan Name: 7562 OA1