Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services Middlebury College: PPO

Coverage Period: 01/01/2021 - 12/31/2021

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



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, go online at www.cigna.com/sp. 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 https://www.healthcare.gov/sbc-glossary or call 1-800-Cigna24 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	For <u>in-network providers</u> : \$300 / individual, \$600 /individual+1, or \$900 / family; For <u>out-of-network providers</u> : \$300 /individual, \$600 /individual+1, or \$900 / family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. In-network <u>preventive care</u> & immunizations, office visits, in- network <u>prescription drugs</u> , <u>urgent care</u> facility visits.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> limit for this <u>plan</u> ?	For <u>in-network providers</u> \$1,100 / individual, \$2,200 /individual+1, \$3,300 / family For <u>out-of-network providers</u> \$1,100 / individual, \$2,200 /individual+1, \$3,300 / family For in-network <u>prescription drugs</u> - \$600 / individual, \$1,200 /individual+1, \$1,800 / family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	Penalties for failure to obtain <u>pre-authorization</u> for services, <u>premiums</u> , <u>balance-billing</u> charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .

Important Questions	Answers	Why This Matters:
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>www.cigna.com</u> or call 1-800-Cigna24 for a list of <u>network providers</u> .	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

Common Medical Event		What Yo	ou Will Pay	Limitations, Exceptions, & Other Important Information
	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Primary care visit to treat an injury or illness	20% <u>coinsurance</u> /visit <u>Deductible</u> does not apply	20% <u>coinsurance</u> /visit <u>Deductible</u> does not apply	None
	<u>Specialist</u> visit	20% <u>coinsurance</u> /visit <u>Deductible</u> does not apply	20% <u>coinsurance</u> /visit <u>Deductible</u> does not apply	None
lf you visit a health care <mark>provider's</mark> office or clinic		No charge/visit** No charge/screening** No charge/immunizations**	No charge/visit** No charge/screening** No charge/immunizations**	None None None
	Preventive care/ screening/ immunization	** <u>Deductible</u> does not apply	** <u>Deductible</u> does not apply	You may have to pay for services the aren't preventive. Ask your provider the services you need are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance	20% coinsurance	None
	Imaging (CT/PET scans, MRIs)	20% coinsurance	20% coinsurance	None

Common		What You Will Pay		Limitations Exceptions 8 Other
Common Medical Event	Services You May Need	In-Network Provider	Out-of-Network Provider	 Limitations, Exceptions, & Other Important Information
		(You will pay the least)	(You will pay the most)	
lf very need dwyne te tweet	Generic drugs (Tier 1)	\$10 <u>copay</u> /prescription (retail 30 days), \$20 <u>copay</u> /prescription (retail 90 days); \$20 <u>copay</u> /prescription (home delivery 90 days) <u>Deductible</u> does not apply	Not covered	Coverage is limited up to a 90-day supply (retail and home delivery); up to a 30-day supply (retail) and a 90- day supply (home delivery) for <u>Specialty drugs</u> .
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.cigna.com	Preferred brand drugs (Tier 2)	\$25 <u>copay</u> /prescription (retail 30 days), \$50 <u>copay</u> /prescription (retail 90 days); \$50 <u>copay</u> /prescription (home delivery 90 days) <u>Deductible</u> does not apply	Not covered	Certain limitations may apply, including, for example: prior authorization, step therapy, quantity limits. For drugs in the Cigna Patient Assurance Program you may pay less
www.cigna.com	Non-preferred brand drugs (Tier 3)	\$40 <u>copay</u> /prescription (retail 30 days), \$80 <u>copay</u> /prescription (retail 90 days); \$80 <u>copay</u> /prescription (home delivery 90 days) <u>Deductible</u> does not apply	Not covered	than the noted retail or home delivery cost share amounts. In-network Federally required preventive drugs will be provided at no charge.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	20% coinsurance	None
Surgery	Physician/surgeon fees	20% coinsurance	20% coinsurance	None
	Emergency room care	20% coinsurance	20% coinsurance	None
If you need immediate medical attention	Emergency medical transportation	20% coinsurance	20% coinsurance	None
	Urgent care	20% <u>coinsurance</u> <u>Deductible</u> does not apply	20% <u>coinsurance</u> <u>Deductible</u> does not apply	None
lf you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	20% coinsurance	None
	Physician/surgeon fees	20% coinsurance	20% coinsurance	None

Common		What You Will Pay		Limitations Exceptions 8 Other
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% <u>coinsurance</u> /office visit** 20% <u>coinsurance</u> /all other services** ** <u>Deductible</u> does not apply	20% <u>coinsurance</u> /office visit** 20% <u>coinsurance</u> /all other services** ** <u>Deductible</u> does not apply	None
	Inpatient services	20% coinsurance	20% coinsurance	
	Office visits	20% coinsurance	20% coinsurance	Primary Care or <u>Specialist</u> benefit
	Childbirth/delivery professional services	20% coinsurance	20% coinsurance	levels apply for initial visit to confirm pregnancy.
If you are pregnant	Childbirth/delivery facility services	20% <u>coinsurance</u>	20% coinsurance	<u>Cost sharing</u> does not apply for <u>preventive services.</u> Depending on the type of services, a <u>copayment, coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Home health care	20% coinsurance	20% coinsurance	16 hour maximum per day
	Rehabilitation services	20% coinsurance/visit	20% coinsurance/visit	None
lf you need help	Habilitation services	20% coinsurance/visit	20% coinsurance/visit	Services are covered when Medically Necessary to treat a mental health condition (e.g. autism).
recovering or have other special health needs	Skilled nursing care	20% coinsurance	20% coinsurance	Coverage is limited to 120 days annual max.
	Durable medical equipment	20% coinsurance	20% coinsurance	None
	Hospice services	20% <u>coinsurance</u> /inpatient; 20% <u>coinsurance</u> /outpatient services	20% <u>coinsurance</u> /inpatient; 20% <u>coinsurance</u> /outpatient services	None
	Children's eye exam	Not covered	Not covered	None
If your child needs dental	Children's glasses	Not covered	Not covered	None
or eye care	Children's dental check-up	Not covered	Not covered	None

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)				
Cosmetic surgery	Eye care (Children)	Routine eye care (Adult)		
Dental care (Adult)	Long-term care	Routine foot care		
Dental care (Children)	 Non-emergency care when traveling outside the U.S. 	Weight loss programs		
	 Private-duty nursing 			
Other Covered Services (Limitations may apply to these	e services. This isn't a complete list. Please see your	r <u>plan</u> document.)		
Acupuncture	Chiropractic care (combined with <u>Rehabilitation</u>	 Infertility treatment (\$15,000 lifetime max) 		
 Bariatric surgery (if you qualify for coverage) 	<u>Services</u>)			
	Hearing aids (\$2,500 maximum per Lifetime)			

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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. 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.dol.gov/ebsa/healthreform. 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.dol.gov/ebsa/healthreform. 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 or call 1-800-318-2596.

Your Grievance and Appeals Rights:

There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information 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 <u>www.dol.gov/ebsa/healthreform</u>. Additionally, a consumer assistance program can help you file your <u>appeal</u>. Contact the program for this <u>plan's</u> situs state: Vermont Division of Financial Regulation at (800) 964-1784. However, for information regarding your own state's consumer assistance program refer to <u>www.healthcare.gov</u>.

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Yes

If your <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-244-6224. Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-244-6224. Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-800-244-6224. Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijijgo holne' 1-800-244-6224.

------To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.------

About these Coverage Examples:



Total I

This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. 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)	Managing Joe's type 2 Diabetes (a year of routine in-network care of a well- controlled condition)	(in-network
The plan's overall deductible\$300Specialist coinsurance20%Hospital (facility) coinsurance20%Other coinsurance20%	 The plan's overall <u>deductible</u> \$300 <u>Specialist coinsurance</u> 20% Hospital (facility) <u>coinsurance</u> 20% Other <u>coinsurance</u> 20% 	 The plan Specialis Hospital Other co
This EXAMPLE event includes services like: <u>Specialist</u> office visits <i>(prenatal care)</i> Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> <i>(ultrasounds and blood work)</i> <u>Specialist</u> visit <i>(anesthesia)</i>	This EXAMPLE event includes services like:Primary care physicianoffice visits (including disease education)Diagnostic tests (blood work)Prescription drugsDurable medical equipment (glucose meter)	This EXAMF Emergency r supplies) Diagnostic te Durable med Rehabilitation

\$12,700	Example Cost
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Cost Sharing		
Deductibles	\$300	
<u>Copayments</u>	\$10	
Coinsurance	\$800	
What isn't covered		
Limits or exclusions	\$20	
The total Peg would pay is	\$1,130	

Total Example Cost	\$5,600
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In this example, Joe would pay:

Cost Sharing		
Deductibles	\$120	
<u>Copayments</u>	\$500	
Coinsurance	\$200	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$840	

Mia's Simple Fracture(in-network emergency room visit and follow up
care)The plan's overall deductible
Specialist coinsurance\$300
20%Hospital (facility) coinsurance
20%20%

Other coinsurance 20%

his EXAMPLE event includes services like:

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

Total Example Cost	\$2,800
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In this example, Mia would pay:

Cost Sharing	
Deductibles	\$300
<u>Copayments</u>	\$10
Coinsurance	\$500
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$810

The plan would be responsible for the other costs of these EXAMPLE covered services.

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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 LƯU 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 연락해주십시오. 기타 다른 경우에는 1.800.244.6224 (TTY: 다이얼 711)번으로 전화해주십시오.

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 117). 2011 (TTY) 1.800.244.6224

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 می شود. برای مشتریان فعلی Cigna ، لطفاً با شماره ای که در پشت کارت شناسایی شماست تماس بگیرید. در غیر اینصورت با شماره 2000، لطفاً با شماره ای ۲۵۱ تماس بگیرید (شماره تلفن ویژه ناشنوایان: شماره 711 را شماره گیری کنید).