

Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services
Gravie HSA \$6,350 Ded/\$6,350 OOPM Cigna Healthcare® Open Access Plus

Coverage Period:
Coverage for: Ind + Family
Plan Type: OAP



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, you can contact Gravie Care® at 866.863.6232, weekdays, 8 a.m. to 5 p.m. CST. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms, see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary/ or call Gravie Care® at 866.863.6232 weekdays, 8 a.m. to 5 p.m. CST to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	In-Network (INN): \$6,350 Individual \$12,700 Family Out-of-Network (OON): \$10,000 Individual \$20,000 Family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan , each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible . (The individual deductibles are embedded within the family deductible .)
Are there services covered before you meet your deductible ?	Yes. In-network preventive services are covered at no charge before the deductible .	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit (OOPM) for this plan ?	In-Network (INN): \$6,350 Individual \$12,700 Family Out-of-Network (OON): N/A - There is no Out-of-Network OOPM .	The out-of-pocket limit (OOPM) is the most you could pay in a year for covered services. If you have other family members on this plan , they have to meet their own OOPMs until the overall family OOPM has been met. The most a family will pay in a plan year is the family OOPM . (The individual OOPMs are embedded within the family OOPM .) There is no out-of-network out-of-pocket limit (OOPM) .
What is not included in the out-of-pocket limit (OOPM) ?	Premiums , balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .

Important Questions	Answers	Why This Matters:
Will you pay less if you use a network provider ?	Yes. See www.cigna.com or call Gravia Care® at 833.202.5930 for a list of network providers	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 referral to see a specialist ?	No.	You can see the specialist you choose without a referral .

 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if the [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	0% coinsurance after the INN deductible is met.	50% coinsurance after the OON deductible is met.	Certain services may require prior authorization .
	Specialist visit	0% coinsurance after the INN deductible is met.	50% coinsurance after the OON deductible is met.	
	Preventive care/screening/immunization	No Charge.	50% coinsurance after the OON deductible is met.	You may have to pay for services that aren't preventive services . Ask your provider if the services needed are preventive . Then check what your plan will pay for. Certain services may require prior authorization .
If you have a test	Diagnostic test (basic imaging [x-ray, ultrasound], labs/bloodwork)	0% coinsurance after the INN deductible is met.	50% coinsurance after the OON deductible is met.	Certain services may require prior authorization .
	Advanced Imaging (CT/PET scans, MRIs)	0% coinsurance after the INN deductible is met.		Advanced imaging may include CT/PET scans, MRIs, and/or nuclear medicine. Certain services may require prior authorization .
If you need drugs to treat your illness or condition More information about	Generic drugs (Tier 1)	30-day supply (Retail): 0% coinsurance after the INN deductible is met. 90-day supply (Retail/Mail):	Not covered	ACA-mandated preventive drugs are covered at 100% before the deductible is met.

prescription drug coverage is available by visiting https://www.express-scripts.com/gravie or by calling Gravie Care®.		0% coinsurance after the INN deductible is met.		Additional cost-sharing may apply for brand-name prescription drugs when a generic equivalent is available. An exceptions process is available for brand-name contraceptives when medically necessary . With limited exceptions, over-the-counter (OTC) drugs are not covered. All specialty drugs must be filled at the designated Specialty Pharmacy (Accredo). There is no coverage for Tier 4 prescription drugs until the OOPM is met. Certain prescription drugs may require prior authorization or be subject to quantity limits.
	Preferred brand drugs (Tier 2)	30-day supply (Retail): 0% coinsurance after the INN deductible is met. 90-day supply (Retail/Mail): 0% coinsurance after the INN deductible is met.	Not covered	
	Non-preferred brand drugs (Tier 3)	30-day supply (Retail): 0% coinsurance after the INN deductible is met. 90-day supply (Retail/Mail): 0% coinsurance after the INN deductible is met.	Not covered	
	Non-Formulary drugs (Tier 4)	Retail/Mail: No charge after the OOPM .	Not covered	
	Specialty drugs	0% coinsurance after the INN deductible is met.	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	0% coinsurance after the INN deductible is met.	50% coinsurance after the OON deductible is met.	Certain services may require prior authorization .
	Physician/surgeon fees	0% coinsurance after the INN deductible is met.	50% coinsurance after the OON deductible is met.	
If you need immediate medical attention	Emergency room care	0% coinsurance after the INN deductible is met.		Emergency room care is covered as if services were provided in-network. Non-emergency care may be subject to cost-sharing .
	Emergency medical transportation	0% coinsurance after the INN deductible is met.		Air Ambulance is covered as if services were provided in-network. Ground Ambulance is subject to in-network cost-sharing but you may be responsible for charges in excess of the allowed amount .
	Urgent care	0% coinsurance after the INN	50% coinsurance after the OON	Cost-sharing depends on how the

		deductible is met.	deductible is met.	provider bills. If an urgent care visit is billed as hospital emergency room services, the emergency room cost sharing will apply.
If you have a hospital stay	Facility fee (e.g., hospital room)	0% coinsurance after the INN deductible is met.	50% coinsurance after the OON deductible is met.	Prior authorization is generally required for inpatient hospitalizations .
	Physician/surgeon fees	0% coinsurance after the INN deductible is met.	50% coinsurance after the OON deductible is met.	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	0% coinsurance after the INN deductible is met.	50% coinsurance after the OON deductible is met.	Outpatient hospital/facility services include intensive outpatient and partial hospitalization services. Certain services may require prior authorization .
	Inpatient services	0% coinsurance after the INN deductible is met.	50% coinsurance after the OON deductible is met.	Prior authorization is generally required for inpatient hospitalizations .
If you are pregnant	Office visits	No charge for preventive prenatal care.	50% coinsurance after the OON deductible is met.	Cost-sharing does not apply for preventive services . Depending on the type of services, cost-sharing may apply. Maternity care may include tests and services described elsewhere in this SBC (e.g., ultrasound).
	Childbirth/delivery professional services	0% coinsurance after the INN deductible is met.	50% coinsurance after the OON deductible is met.	The plan provides benefits for hospitalization in connection with childbirth for 48 hours following a vaginal delivery or 96 hours following a delivery by cesarean section. Prior authorization may be required for longer stays.
	Childbirth/delivery facility services	0% coinsurance after the INN deductible is met.	50% coinsurance after the OON deductible is met.	
If you need help recovering or have other special health needs	Home health care	0% coinsurance after the INN deductible is met.	50% coinsurance after the OON deductible is met.	Limited to 100 visits per plan year. May require prior authorization .
	Rehabilitation services	0% coinsurance after the INN deductible is met.	50% coinsurance after the OON deductible is met.	Certain services may require prior authorization .
	Habilitation services	0% coinsurance after the INN deductible is met.	50% coinsurance after the OON deductible is met.	Certain services may require prior authorization .
	Skilled nursing care	0% coinsurance after the INN	50% coinsurance after the OON	Limited to 120 visits per plan year. Certain services may require prior

		deductible is met.	deductible is met.	authorization .
	Durable medical equipment (DME)	0% coinsurance after the INN deductible is met.	50% coinsurance after the OON deductible is met.	Limits may apply. Certain services may require prior authorization .
	Hospice services	0% coinsurance after the INN deductible is met.	50% coinsurance after the OON deductible is met.	Certain services may require prior authorization .
If your child needs dental or eye care	Children's eye exam	0% coinsurance after the INN deductible is met.	50% coinsurance after the OON deductible is met.	One eye exam per child per plan year. Preventive vision screenings may be covered before the deductible is met.
	Children's glasses	Not covered		N/A
	Children's dental check-up	Not covered		N/A

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 .)			
- Abortion, except when a provider operating within the scope of their license determines that: (a) the pregnancy is a result of rape or incest; or (b) the life or health of the mother would be endangered if the fetus is carried to full term. - Acupuncture - Bariatric Surgery - Cosmetic Surgery (unless reconstructive surgery)	- Dental Care (Adult, Routine) - Hearing Aids - Infertility Treatment - Long-Term Care	- Non-Emergency Care when Traveling outside the U.S. - Private-Duty Nursing - Routine Foot Care (except certain conditions) - Weight loss programs (except preventive obesity counseling/screening)	

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)	
Chiropractic Care	Routine Eye Care (Adult)

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. Contact the 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.HealthCare.gov or call 1-800-318- 2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform or call Gravie Care® at 866.863.6232, weekdays, 8 a.m. to 5 p.m. CST.

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 [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 866.863.6232.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 866.863.6232.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码866.863.6232.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 866.863.6232.

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About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost-sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The plan's overall deductible	\$6,350
■ Specialist cost sharing	\$0
■ Hospital (facility) cost sharing	\$0
■ Other cost sharing	\$0

This EXAMPLE event includes services like:

[Specialist](#) office visits (*prenatal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
[Diagnostic tests](#) (*ultrasounds and blood work*)
[Specialist](#) visit (*anesthesia*)

Total Example Cost	\$12,700
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In this example, Peg would pay:

Cost Sharing	
Deductibles	\$6,350
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$6,410

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible	\$6,350
■ Specialist cost sharing	\$0
■ Hospital (facility) cost sharing	\$0
■ Other cost sharing	\$0

This EXAMPLE event includes services like:

[Primary care physician](#) office visits (*including disease education*)
[Diagnostic tests](#) (*blood work*)
[Prescription drugs](#)
[Durable medical equipment](#) (*glucose meter*)

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

Cost Sharing	
Deductibles	\$5,400
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$5,420

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The plan's overall deductible	\$6,350
■ Specialist cost sharing	\$0
■ Hospital (facility) cost sharing	\$0
■ Other cost sharing	\$0

This 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	\$2,400
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,400

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.