

SUMMARY OF BENEFITS

INDIVIDUAL & FAMILY PLANS TENNESSEE HEALTH SAVINGS 5000



BENEFIT	IN NETWORK	OUT OF NETWORK
Annual Individual Deductible	\$5,000	\$10,000
Annual Family Deductible	\$10,000	\$20,000
<i>All benefits listed below are subject to the deductible unless otherwise noted</i>		
Coinsurance	CIGNA pays 100% of eligible charges	CIGNA pays 70% of eligible charges
Individual Out of Pocket Maximum	\$5,000	\$15,000
Family Out of Pocket Maximum	\$10,000	\$30,000
<i>Copays, deductibles and pharmacy charges apply to the out of pocket maximum</i>		
Lifetime Maximum	\$5,000,000 per member	
PHYSICIAN SERVICES		
Office Visit Primary Care Physician or Specialist	CIGNA pays 100%	CIGNA pays 70%
Inpatient Physician Services (Including all In-Hospital Care)	CIGNA pays 100%	CIGNA pays 70%
Surgery (in any setting)	CIGNA pays 100%	CIGNA pays 70%
PREVENTIVE CARE		
Children (through age 6) Office visit Immunizations \$300 maximum per member, per year	CIGNA pays 100% CIGNA pays 100% deductible waived	CIGNA pays 70%
Adult Preventive Care (age 7 and up) Office visit Mammogram PAP Smear PSA Screening	CIGNA pays 100% CIGNA pays 100% deductible waived	CIGNA pays 70%
Routine Physicals and other routine services \$300 maximum per member, per year	CIGNA pays 100%	CIGNA pays 70%
INPATIENT HOSPITAL FACILITY SERVICES		
In-Hospital Care Services (semi-private inpatient room and board, pharmacy, x-ray and laboratory, operating room, etc.)	CIGNA pays 100%	CIGNA pays 70%
OUTPATIENT SERVICES		
Lab, X-ray, Ultrasound	CIGNA pays 100%	CIGNA pays 70%
CT Scan and MRI	CIGNA pays 100%	CIGNA pays 70%
Cardio Pulmonary Rehab	CIGNA pays 100%	CIGNA pays 70%
Physical Therapy, Occupational Therapy and Speech Therapy 24 visit maximum per year, in- and out-of-network combined	CIGNA pays 100%	CIGNA pays 70%

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EMERGENCY & URGENT CARE SERVICES		
Outpatient Surgery Facility charge	CIGNA pays 100%	CIGNA pays 70%
Hospital Emergency Room <i>(including radiology, pathology and ER physician and ancillary charges)</i>	CIGNA pays 100%	CIGNA pays 100% if true emergency, otherwise CIGNA pays 70%
Urgent Care Services	CIGNA pays 100%	CIGNA pays 100% if true emergency, otherwise CIGNA pays 70%
Ambulance <i>Emergency transport only. Maximum payment of \$5,000 per year</i>	CIGNA pays 100%	CIGNA pays 70%
OTHER HEALTH CARE FACILITIES		
Skilled Nursing Facility, Rehabilitation Hospital and Sub-acute Facilities <i>30 day maximum per year for combined services, both in- and out-of-network</i>	CIGNA pays 100%	CIGNA pays 70%
Home Health <i>60 day maximum per year, in- and out-of-network combined</i>	CIGNA pays 100%	CIGNA pays 70%
Hospice	CIGNA pays 100%	CIGNA pays 70%
DURABLE MEDICAL EQUIPMENT (DME)		
<i>No annual maximum</i>	CIGNA pays 100%	CIGNA pays 70%
MENTAL HEALTH		
Inpatient <i>\$2,500 maximum per person, per year, in- and out-of-network combined</i>	CIGNA pays 100%	CIGNA pays 70%
Outpatient <i>20 visit maximum per person, per year, in- and out-of-network combined</i>	CIGNA pays 100%	CIGNA pays 70%
PRESCRIPTION DRUGS (30-day supply)		
Prescription Drug Deductible <i>Per person, per year</i>	Subject to integrated medical/pharmacy deductible, Combined in- and out-of-network (including in-network Mail Order)	
Generic	CIGNA pays 100%	CIGNA pays 50%
Brand Name	CIGNA pays 100%	CIGNA pays 50%
Non-Preferred Brand Name	CIGNA pays 100%	CIGNA pays 50%
Self Injectables	CIGNA pays 100%	CIGNA pays 50%
MAIL ORDER DRUGS (90-day supply)		
Generic	CIGNA pays 100%	Not Applicable
Brand Name	CIGNA pays 100%	Not Applicable
Non-Preferred Brand Name	CIGNA pays 100%	Not Applicable
Self Injectables	CIGNA pays 100%	Not Applicable

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Exclusions:

- Conditions which are **pre-existing**.
- Services or supplies that CIGNA considers to be for **Experimental Procedures or Investigative Procedures**.
- Services for which the Insured Person has **no legal obligation to pay** or for which no charge would be made if the Insured Person did not have a health policy or insurance coverage.
- Any condition for which benefits are recovered or can be recovered, either by adjudication, settlement or otherwise, under any **workers' compensation**, employer's liability law or occupational disease law, even if the Insured Person does not claim those benefits.
- Conditions caused by: (a) an **act of war**; (b) the inadvertent release of nuclear energy when government funds are available for treatment of illness or injury arising from such release of nuclear energy; (c) an Insured Person participating in the **military service** of any country; (d) an Insured Person participating in an **insurrection, rebellion, or riot**.
- Any services provided by a local, state or federal **government agency**, except when payment under this Policy is expressly required by federal or state law.
- If the Insured Person is eligible for **Medicare**, any services covered by Medicare under parts A or B are excluded regardless of actual enrollment in Medicare or payment by Medicare for those services. However, for any Covered Services, if there is a balance remaining after the Medicare Payment, or the amount that Medicare would have paid had the Insured Person enrolled in the program, CIGNA will pay the remaining balance up to the Medicare allowable amount. In no event, however, will the actual amount CIGNA pays exceed the amount that CIGNA would have paid if it were the sole insurance carrier.
- Any services for which payment may be obtained from any local, state or federal government agency (except Medicaid).
- Professional services received or supplies purchased from the Insured Person, a person who lives in the Insured Person's home or who is **related to the Insured Person** by blood, marriage or adoption.
- Custodial Care.
- Inpatient or outpatient services of a **private duty nurse**.
- Inpatient room and board charges in connection with a **Hospital stay primarily for environmental change, physical therapy or treatment of chronic pain**; Custodial Care or rest cures; services provided by a rest home, a home for the aged, a nursing home or any similar facility service.
- Inpatient room and board charges in connection with a Hospital stay primarily for **diagnostic tests** which could have been performed safely on an outpatient basis.
- Treatment of **Mental, Emotional or Functional Nervous Disorders** except as specifically stated in the Policy. .
- Smoking cessation programs.
- Treatment of substance abuse, except as specifically stated in the Policy.
- **Dental services, Orthodontic Services and dental implants.**
- **Hearing aids and routine hearing tests.**
- **Optometric services, eye surgery** to correct refractive defects of the eye.
- Any off label cancer drug that has been prescribed for a specific type of cancer for which use of the drug has not been approved by the U.S. Food and Drug Administration (US FDA) except as specifically stated in the Policy.
- **Cosmetic surgery.**
- **Aids or devices** that assist with nonverbal communication.
- **Non-medical counseling or ancillary services.**
- Services for redundant skin surgery, removal of skin tags, acupressure, carinosacral/cranial therapy, dance therapy, movement therapy, applied kinesiology, rolfing, pryotherapy and extracorporeal shock wave lithotripsy (ESWL) for musculoskeletal and orthopedic conditions, regardless of clinical indications.
- **Sex change surgery.**
- Treatment of **sexual dysfunction, impotence, fertility and/or infertility** and **Cryopreservation** of sperm or eggs.
- **Orthopedic shoes** (except when joined to braces) or shoe inserts, including orthotics.
- Services primarily for **weight reduction** or treatment of obesity.
- **Routine physical exams** except as specifically stated in the Policy.
- Charges for **telephone or email consultations.**
- Items which are furnished primarily for **personal comfort** or convenience.

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- **Educational services** except as specifically stated in the Policy.
- **Nutritional counseling** or food supplements.
- **Syringes.**
- **All Foreign Country Provider** charges.
- **Growth Hormone Treatment** except when such treatment is medically proven to be effective for the treatment of documented growth retardation due to deficiency of growth hormones, growth retardation secondary to chronic renal failure before or during dialysis, or for patients with AIDS wasting syndrome. Services must also be clinically proven to be effective for such use and such treatment must be likely to result in a significant improvement of the Insured Person's condition.
- Routine **foot care..**
- Charges for **animal to human organ transplants.**
- Charges for **Normal Pregnancy or Maternity Care.**
- Claims received by CIGNA after 15 months from the date service was rendered.

These Are Only the Highlights

This summary contains highlights only and is subject to change. The specific terms of coverage, exclusions and limitations including legislated benefits are contained in the Summary Plan Description or Insurance Policy. This plan is insured and/or administered by Connecticut General Life Insurance Company, a CIGNA Company.

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